

9/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01241909 98-91304

**TP-monitor vendors spin Web features**

Leon, Mark

InfoWorld v18n27 PP: 37 Jul 1, 1996

ISSN: 0199-6649 JRNL CODE: IFW

WORD COUNT: 424

**ABSTRACT:** NCR Corp. has developed enhancements to its Top End middleware that will let users deploy point-of-sale applications over the World Wide Web. Last week, NCR delivered a Java client to the Top End transaction-processing monitor, a Web-specific version of Top End designed to take advantage of the Internet and bypass weaknesses in standard Internet protocols. NCR has rewritten the Top End client code, which runs on PCs and sits inside automated teller machines and cash registers, as a set of Java class libraries.

...TEXT: middleware that will let users deploy point-of-sale applications over the World Wide Web.

NCR last week delivered a Java client to the Top End transactionprocessing (TP) monitor, a Webspecific version of Top End designed...

...bypass weaknesses in standard Internet protocols.

NCR will deliver an ActiveX client later this year.

NCR has rewritten the Top End client code, which runs on PCs and sits inside automated teller machines and cash registers, as a set of Java class libraries.

Rather than establishing a clientto-server connection using Common Gateway Interface (CGI), the...

...in Boston.

"Instead of going through the Web server and CGI on the back end, [NCR ] lets Java set up a private TCP/IP connection. Sun [Microsystems Inc.] is trying to do the..."

...year's end.

The CGI interface currently ships with Top End. Users can order the Java client for free at <http://www.ncr.com/product/topend>.

Sidebar: Analysts say TP monitors are critical for transactions on the Web.

9/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

06309772

**TP-monitor vendors spin Web features:** NCR, IBM, BEA Systems enhance products to facilitate transactions over Web

InfoWorld July 1, 1996 p. 037

ISSN: 0199-6649

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 407

... middleware that will let users deploy point-of-sale applications over the World Wide Web.

NCR last week delivered a Java client to the Top End transaction-processing (TP) monitor, a Web-specific version of Top...

...bypass weaknesses in standard Internet protocols.

NCR will deliver an ActiveX client later this year.

NCR has rewritten the Top End client code, which runs on PCs and sits

inside automated teller machines and cash registers, as a set of Java class libraries.

Rather than establishing a client-to-server connection using Common Gateway Interface (CGI...)

...in Boston.

"Instead of going through the Web server and CGI on the back end, (NCR) lets Java set up a private TCP/IP connection. Sun (Microsystems Inc.) is trying to do the..."

...year's end.

The CGI interface currently ships with Top End. Users can order the Java client for free at <http://www.ncr.com/product/topend>.

...

9/3,K/3 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

06228757

NCR APPLIES TELLER MACHINE TECHNOLOGY TO SECURING TOP END TRANSACTION MONITOR FOR THE INTERNET  
Computergram International June 12, 1996 p. N/A  
ISSN: 0268-716X  
\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 298

Sources say NCR Corp will base its core Internet strategy around Top End, its transaction processing mechanism, claiming...

... electronic commerce. An announcement of some kind is expected any time now. The scheme, which NCR aims to make ubiquitous, will provide the same kind of security already provided - and accepted by the banking industry - in automated teller machines. It involves providing a Java Remote Client that can access Top End over the Internet. This 50Kb client, based on teller machine code recoded for the Java virtual machine, is said to be much speedier than Netscape Communications Corp Navigator. Top End...

... are some \$35m worth of credit card purchases being made on the Internet right now. NCR is said to be offering the cross-system client free and go after the big...

9/3,K/4 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

08818480 SUPPLIER NUMBER: 18447166 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
TP-monitor vendors spin web features; NCR, IBM, BEA Systems enhance products to facilitate transactions over Web. (NCR's Top End transaction processing monitor) (Product Announcement)

Leon, Mark

InfoWorld, v18, n27, p37(1)

July 1, 1996

DOCUMENT TYPE: Product Announcement ISSN: 0199-6649 LANGUAGE:  
English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 428 LINE COUNT: 00035

ABSTRACT: NCR adds a Java client to its Top End transaction processing monitor to support electronic transactions and commerce on...

...enhancement allows users to implement point-of-sale applications and other sales programs online. The Java-enabled version of Top End ignores weaknesses in Internet communications protocols but leverages the Internet ...

...the back-end application. This procedure establishes a separate TCP/IP connection for every transaction. NCR reports that Netscape

Communication's and Microsoft's Web server and Common Gateway Interface APIs...

NCR last week delivered a Java client to the Top End transaction-processing (TP) monitor, a Web-specific version of Top...

...bypass weaknesses in standard Internet protocols.

NCR will deliver an ActiveX client later this year.

NCR has rewritten the Top End client code, which runs on PCs and sits inside automated teller machines and cash registers, as a set of Java class libraries.

Rather than establishing a client-to-server connection using Common Gateway Interface (CGI...

...in Boston.

"Instead of going through the Web server and CGI on the back end, (NCR) lets Java set up a private TCP/IP connection. Sun (Microsystems Inc.) is trying to do the..."

...year's end.

The CGI interface currently ships with Top End. Users can order the Java client for free at <http://www.ncr.com/product/topend>.

**9/3,K/5 (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

08733125 SUPPLIER NUMBER: 18382739 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**NCR APPLIES TELLER MACHINE TECHNOLOGY TO SECURING TOP END TRANSACTION MONITOR FOR THE INTERNET.**

Computergram International, n932, pCGN06120010  
June 12, 1996

ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 322 LINE COUNT: 00027

TEXT:

Sources say NCR Corp will base its core Internet strategy around Top End, its transaction processing mechanism, claiming...

...electronic commerce. An announcement of some kind is expected any time now. The scheme, which NCR aims to make ubiquitous, will provide the same kind of security already provided - and accepted by the banking industry - in automated teller machines. It involves providing a Java Remote Client that can access Top End over the Internet. This 50Kb client, based on teller machine code recoded for the Java virtual machine, is said to be much speedier than Netscape Communications Corp Navigator. Top End...

...are some \$35m worth of credit card purchases being made on the Internet right now. NCR is said to be offering the cross-system client free and go after the big...

**9/3,K/6 (Item 1 from file: 484)**  
DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

02868106 SUPPLIER NUMBER: 96237326 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**TP-monitor vendors spin Web features**

Leon, Mark  
InfoWorld (IFW), v18 n27, p37  
Jul 1, 1996

ISSN: 0199-6649 JOURNAL CODE: IFW  
DOCUMENT TYPE: News  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 424 LENGTH: Short (1-9 col inches)

TEXT:

... middleware that will let users deploy point-of-sale applications

over the World Wide Web.

NCR last week delivered a Java client to the Top End transactionprocessing (TP) monitor, a Webspecific version of Top End designed...

...bypass weaknesses in standard Internet protocols.

NCR will deliver an ActiveX client later this year.

NCR has rewritten the Top End client code, which runs on PCs and sits inside **automated teller machines** and cash registers, as a set of Java class libraries.

Rather than establishing a client-to-server connection using Common Gateway Interface (CGI), the...

...in Boston.

"Instead of going through the Web server and CGI on the back end, [ NCR ] lets Java set up a private TCP/IP connection. Sun [Microsystems Inc.] is trying to do the..."

...year's end.

The CGI interface currently ships with Top End. Users can order the Java client for free at <http://www.ncr.com/product/topend>.

Sidebar: Analysts say TP monitors are critical for transactions on the Web.

9/3,K/7 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 1999 Resp. DB Svcs. All rts. reserv.

01702298 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The year of the thin client

(Sun Microsystems to use Java to gain more prominent place in retail financial services market)

Cards International, n 169, p 7

December 11, 1996

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1530

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the terminal.

Other news from RDS included announcements from three ATM manufacturers, the first using Java. Interbold, the **automatic teller machine** joint venture between Diebold and IBM, showed a prototype version of an ATM capable of...

?

S10        0     FCIS AND ((BROWSER? OR HTML?) (N2) (ATM OR AUTOMAT?()TELLE-  
            R?()MACHINE? OR BANK()MACHINE?))  
S11        0     FCIS AND (BANK()MACHINE? OR ATM()MACHINE? OR AUTOMAT?()TEL-  
            LER?()MACHINE?)  
?

34/3,K/32 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01233438 98-82833

Banks find "home ATM" niche appeals to mass market PC owners

Sraeel, Holly

Bank Systems & Technology v33n6 PP: 36 Jun 1996

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 544

...TEXT: if not, at times, unnerved-by the PC-based home banking turf wars of Intuit, **Microsoft** and Meca Software. Meanwhile, Home Financial Network founders Daniel Schley and Eric Jacobsen have been...

...processor.

Consequently, Home Financial Network is designing its products not to compete against Intuit or **Microsoft**, but to fill a niche in what is arguably the largest and fastest growing segment...

... oriented consumers who can readily relate to the "ATM in every home" concept.

With Home ATM (a Java -based Internet version is also available), customized bank screens on the consumer's PC look and work exactly like those of an ATM . Customers can get account statements, pay bills, transfer funds, apply for loans.

Similarly, Home Pay...

... concedes that success will only come to Home Financial and, ultimately, banks if Intuit and **Microsoft** are successful in their efforts. So far, he doesn't appear to have anything to...

#### ...HOME BANKING MARKET SEGMENTATION

High-End PC Market (10-15 million households) Intuit's Quicken, **Microsoft** Money, Meca's Managing Your Money Financial Hobbyists Seeking Total Financial Control EarLy Adopters of...

}

34/3, K/29 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01269270 99-18666

**Advice from top technology gurus**

Lunt, Penny

ABA Banking Journal v88n7 PP: 70-78 Jul 1996

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 2311

...TEXT: it into the ground but have the wherewithal to change your mind."

He pointed to **Microsoft**, which didn't expect Web technology to burst onto the scene as dramatically as it did, but reacted quickly to it by adopting **Sun Microsystems'** Java language. "The good news is if you're in a bad position, it...

...or an operating system, we buy NT. And if you buy NT then you buy **Microsoft**'s business strategy; if you buy OS/2, you buy IBM's strategy. If you...

... brand which is trusted, secure, feels good, and at the same time changes."

Use of **Java** applets will help banks control the customer interface when customers bank through an **ATM** or the Internet, Crook said. "For a while it seemed that if you wanted to..."

... of it," he said. "Then we had a breakthrough in technology innovation with things like **Java** technology and the World Wide Web, and suddenly this has changed. It is possible to project your image through the infrastructure using **Java** technology and Web browsers." He predicted that software packages like Quicken and Money and **Java** applets would be

34/3, K/18 (Item 18 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2001 Resp. DB Svcs. All rts. reserv.

01445702 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A Banking ATM In Your Home? 03/25/96

(Home Financial Network is introducing Home ATM and Home Pay, software packages that provide ATM-like services from PCs)

Newsbytes News Network, p N/A

March 25, 1996

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 596

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**ABSTRACT:**

...time and discipline" necessary to use a full-featured personal finance software program such as **Microsoft Money**, Quicken, or Managing Your Money. The software already contains the technology to handle receipt...

**TEXT:**

...time and discipline" necessary to use a full-featured personal finance software program such as **Microsoft Money**, Quicken, or Managing Your Money. According to HFN, the software already contains the technology...

...customized mini-applications that sit on a bank's existing Web site, such as a **Java**-based Internet version of Home **ATM**.

While software giant **Microsoft**, as well as other established companies, are rushing home banking products to market, Dittrich believes...

...you to have an online account with a service provider like Compuserve, America Online, or **Microsoft Network**. According to Dittrich, every bank, if not already committed to electronic banking, is "looking..."

03182356 Supplier Number: 46517454 (USE FORMAT 7 FOR FULLTEXT)

**INDUSTRY SUPPORT FOR MICROSOFT ONLINE-BANKING STRATEGY**

Online Product News, v15, n7, pN/A

July 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 632

(USE FORMAT 7 FOR FULLTEXT)

**INDUSTRY SUPPORT FOR MICROSOFT ONLINE-BANKING STRATEGY**

**TEXT:**

Fifty-Eight Financial Institutions and 10 Solution Providers Working With Microsoft To Provide Online-Banking Services to Consumers

Microsoft Corp. has announced that 58 financial institutions have committed to offering online banking using Microsoft (R) Money through a group of leading banking-software vendors and banking-processing companies.

"Clearly..."

...the financial-services industry," said Lewis Levin, general manager of the desktop finance division at Microsoft . "We are gratified and excited by such a widespread show of support."

Microsoft first outlined its online-banking strategy at a March briefing for more than 200 bankers...

...choice or build in-house solutions to deliver services to customers via the Internet and Microsoft Money personal-finance software, the next version of which is scheduled to be available by...

...software products and back-end solutions.

To further help banks build their online-banking services, Microsoft is readying software-component technology for performing secure, ATM -like transactions using popular World Wide Web browsers, including Microsoft Internet Explorer and Netscape(TM) Navigator. These tools to facilitate browser -based banking are scheduled to be available by the end of the year. In addition, the Microsoft Windows NT(R) Server network operating system includes embedded support for Internet publishing, helping facilitate an end-to-end Internet banking solution.

"Microsoft is committed to developing and deploying the core technologies that financial institutions will require to..."

...these institutions provide secure, branded services tailored to the needs of customers."

Levin will discuss Microsoft 's continuing role in online banking at a May 9 presentation to the Faulkner and...

...Zions Bank.

The bank processors and banking-software vendors committed to building connectivity services to Microsoft Money include Braun, Simmons & Co.; CFI Proservices; Checkfree Corp.; Edify; M&I Data Services; Online...

...ULTRADATA Corp.; Visa Interactive; and Intuit Services Corp. Several of these companies will also use Microsoft Windows NT Server as the foundation for their support of the OFC solution.

Microsoft Money makes the most common home-finance tasks easy. Its integrated services let users pay...

34/3,K/215 (Item 4 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2001 The Dialog Corp. All rts. reserv.

00000829

HOME FINANCIAL NETWORK ATTACKS MASS MARKET  
RETAIL DELIVERY SYSTEMS NEWS  
May 10, 1996 VOL: 1 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 546 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the  
high-end personal financial management software market has been  
saturated by Intuit , Meca and  
**Microsoft** .  
"They will tell you their products are the mass market. But  
they are not. The...

...institutions, are designed to be as simple as  
possible. HFN is selling two products Home **ATM** and Home Pay.  
The Home **ATM** has a screen that looks exactly like an automated  
teller machine's and allows consumers...  
...is to align themselves and keep their  
marketing strategy as close as possible to the **ATM** -knowledge base,"  
said Mark Hardie, a technology analyst for Wellesley, Mass.-based  
consultancy The Tower...

...By the end of the year, we will be the  
single most attractive offer to **Microsoft** and Intuit," Schley  
boldly predicts. (Mark Hardie, The Tower Group, 617/235-5777.)

#### HFN At A Glance

55 Greens Farm Road  
Westport, Conn. 06880  
203/341-7400  
<http://www.homenetwork.com>

Contact: Dan Schley, chief ...and at least two large  
regional banks.

Products: Software applets or light programs including Home **ATM**  
and Home Bank.

Source: RDSN

...

34/3,K/214 (Item 3 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2001 The Dialog Corp. All rts. reserv.

00000933

**INTUIT TO RELEASE 'LIGHT' BANKING PRODUCT THIS SUMMER Transaction-Oriented Applications Offer Choice**

RETAIL DELIVERY SYSTEMS NEWS

May 24, 1996 VOL: 1 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1131 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the high-level financial planning, charting and budgeting offered by programs such as Quicken or **Microsoft**'s Money, said Eric Dunn, general manager of Intuit Services Corp.'s personal finance group...

...finance, according HFN research.

The HFN programs are designed to look almost identical to an **ATM** and offer balance inquiry, bill payment and funds transfer options.

In consumer trials, users were...

...Software is planning a scaled-down version of Managing Your Money, said President Paul Harrison.

**Microsoft**, on the other hand, does not plan to offer a light version of its Money software, says Matthew Cone, **Microsoft**'s product manager for Money.

"We don't see a need ...for a client-server version. We think Money is sufficiently easy to use," Cone said.

**Microsoft**'s Strategy

But don't write **Microsoft** out of the light personal banking software market too quickly.

The Redmond Wash.-based company...

...version of Money if it sees market justification for such a product, Hardie told RDSN.

**Microsoft**'s options include offering a scaled-down version of Money or partnering with a company, such as HFN, to offer the transaction-oriented front end piece, Hardie said.

Additionally, **Microsoft** is looking to the Internet to help its partner banks capture what is believed to be the transaction-oriented mass market, Cone said.

With the **Microsoft**'s X controls, introduced in March, a bank or a vendor can embed transaction or...Quicken that will work as a plug-in application to Netscape Communication Corp.'s Navigator **browser** software. The interface is to be distributed free from Intuit's and Netscape's Web sites, Intuit said. (Matthew Cone, **Microsoft**, 206/882-8080; Eric Dunn, Sheryl Ross, Intuit, 415/329-3569; Mark Hardie, Tower, 617...)

34/3,K/173 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

08970057 SUPPLIER NUMBER: 18665997 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**With Navio, just who does Netscape think it is kidding? (PCWeek Inside)**  
**(Company Operations)**  
Ratcliffe, Mitch  
PC Week, v13, n36, pA8(1)  
Sep 9, 1996  
ISSN: 0740-1604 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 639 LINE COUNT: 00053

...ABSTRACT: Navio Communications subsidiary is charged with developing a stripped-down version of the Navigator Web **browser** for providing a platform for World Wide Web-like connectivity to consumer appliances such as TVs, telephones and **ATM** machines. Navio is nothing new, but an instrument to transfer technology from the parent company...

...IBM and Sega have signed on with Navio, but major third-party developers such as **Sun**, Macromedia and Progressive Networks have not signed on. Netscape's Navio strategy has come too late because third parties are more likely to use **Java** if they want to play a part in the consumer appliance market.

... the strategic implications of Navio are baldly anti-Internet. Netscape, in order to compete with **Microsoft**, is going to try to become **Microsoft**, delivering an "operating system" for World Wide Web-like connectivity in telephones, TVs and automatic...

...the market by aligning with Netscape, the allies announced last month would also have included **Sun** (maker of Java), Macromedia (maker of the Shockwave plug-in), Progressive Networks (RealAudio) and dozens...

...the compact portable applications market, they'll go with Java. That's the smart contra-**Microsoft** play. **Sun**'s JavaSoft spin-out is at work on its own appliance OS. WebTV, Dabi and...

...to market that are incompatible with a lot of Web sites, particularly those using ActiveX.

**Microsoft**'s "embrace and extend" approach to the Web, which has been a fabulous success, looks...

...you consider what Navio is poised to do to the "open" environment of the Web. **Microsoft** has a better pitch to potential partners than Netscape's "D-FENSE, D-FENSE" message at the Navio announcement. In fact, **Microsoft**'s message has already worked with AOL, CompuServe and AT&T, which first licensed Navigator...

...then bought an Explorer license, too.

Finally, does Netscape's Navio spin-off make its **Microsoft**-like intimidation of developers any more innocent than **Microsoft**'s? The answer is a resounding "No."

Mitch Ratcliffe just started Internet/Media Strategies Inc...

34/3,K/137 (Item 94 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2001 The Gale Group. All rts. reserv.

04257893 Supplier Number: 46235715 (USE FORMAT 7 FOR FULLTEXT)

**Bankers Hear Microsoft's Money Strategy 03/19/96**

Newsbytes, pN/A

March 19, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 444

(USE FORMAT 7 FOR FULLTEXT)

**Bankers Hear Microsoft's Money Strategy 03/19/96**

TEXT:

...A., 1996 MAR 19 (NB) -- Two hundred bankers and banking application software developers convened at **Microsoft** Corp. (NASDAQ:MSFT) headquarters earlier this week to hear the software company's strategy for

... Part of the agenda was devoted to **Microsoft**'s Open Financial Connectivity (OFC), a way to connect consumers using Money and the banks. **Microsoft** said the OFC specification enables banks and third party processors to build their own direct connection to **Microsoft** Money using Internet technology. According to **Microsoft**, OFC will let banks select the back-end architecture of their choice, whether that is...

...decide which online services they will provide their customers.

OFC complements the existing deal between **Microsoft** and Visa to provide online banking and bill payment services. That lets Visa banks deliver home banking services using **Microsoft** Money software through the Visa Interactive remote banking application. The Visa banks can also integrate their World Wide Web-based services into Visa Interactive or work directly with **Microsoft**.

**Microsoft** said the next release of Money, which is due late this summer, will allow banks...

...to connect to the bank's server.

The OFC standard is available for downloading from **Microsoft**'s Web page at <http://www.microsoft.com/industry/bank>, beginning this week.

Part of **Microsoft**'s overall banking strategy is to enable users to perform functions over the Internet that currently require you to visit an ATM (automatic teller machine). **Microsoft** said that, by the end of the year, customers will be able to use a Web browser, such as **Microsoft**'s Internet Explorer or Netscape Navigator, to access their bank's Web site to perform secure transactions.

A **Microsoft** spokesperson told Newsbytes that will allow users to perform banking functions without having to have...

...such as Money, which has the ability to track how money is spent in detail.

**Microsoft** also introduced the bankers to its newly organized desktop finance division, which the company said...

...financial services. The new division is headed by Lewis Levin, formerly general manager of the **Microsoft** Excel group at **Microsoft**. Excel is **Microsoft**'s popular spreadsheet program.

(Jim Mallory/19960319/Press contact: Donna O'Neill, Waggener Edstrom for **Microsoft**, 206-637-9097; Public contact: **Microsoft**, 206-882-8080 or 800-426-9400)

COMPANY NAMES: **Microsoft** Corp.

34/3, K/118 (Item 75 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2001 The Gale Group. All rts. reserv.

04345025 Supplier Number: 46372350 (USE FORMAT 7 FOR FULLTEXT)

MICROSOFT ONLINE-BANKING STRATEGY GAINS WIDE INDUSTRY SUPPORT

PR Newswire, p0508SEW001

May 8, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 803

**MICROSOFT ONLINE-BANKING STRATEGY GAINS WIDE INDUSTRY SUPPORT**

With Microsoft To Provide Online-Banking Services to Consumers

REDMOND, Wash., May 8 /PRNewswire/ -- Microsoft Corp. announced today that 58 financial institutions have committed to offering online banking using Microsoft (R) Money through a group of leading banking-software vendors and banking-processing companies.

"Clearly..."

...the financial-services industry," said Lewis Levin, general manager of the desktop finance division at Microsoft . "We are gratified and excited by such a widespread show of support."

Microsoft first outlined its online-banking strategy at a March briefing for more than 200 bankers...

...choice or build in-house solutions to deliver services to customers via the Internet and Microsoft Money personal-finance software, the next version of which is scheduled to be available by...

...software products and back-end solutions.

To further help banks build their online-banking services, Microsoft is readying software-component technology for performing secure, ATM -like transactions using popular World Wide Web browsers, including Microsoft Internet Explorer and Netscape(TM) Navigator. These tools to facilitate browser -based banking are scheduled to be available by the end of the year. In addition, the Microsoft Windows NT(R) Server network operating system includes embedded support for Internet publishing, helping facilitate an end-to-end Internet banking solution.

"Microsoft is committed to developing and deploying the core technologies that financial institutions will require to..."

...these institutions provide secure, branded services tailored to the needs of customers."

Levin will discuss Microsoft 's continuing role in online banking at a May 9 presentation to the Faulkner and...

...Zions Bank.

The bank processors and banking-software vendors committed to building connectivity services to Microsoft Money include Braun, Simmons & Co.; CFI Proservices; Checkfree Corp.; Edify; M&I Data Services; Online...

...ULTRADATA Corp.; Visa Interactive; and Intuit Services Corp. Several of these companies will also use Microsoft Windows NT Server as the foundation for their support of the OFC solution.

Microsoft Money makes the most common home-finance tasks easy. Its integrated services let users pay...

...manage their personal finances more quickly, conveniently and efficiently than ever before.

Founded in 1975, Microsoft (Nasdaq: MSFT) is the worldwide leader in software for personal computers. The company offers a...

...for people to take advantage of the full power of personal computing every day.

NOTE: Microsoft and Windows NT are either registered trademarks or trademarks of Microsoft Corp. in the United States and/or other countries. Netscape is a trademark of Netscape...

...5/8/96

/NOTE TO EDITORS: If you are interested in viewing additional information on **Microsoft** please check out the **Microsoft** Web page at <http://www.microsoft.com/corpinfo/> on **Microsoft**'s corporate information pages.

To receive **Microsoft** press releases by fax, please call 1-800-859-5915 within the U.S. or...

...Only: Dave Yewman of Insync Partners, 503-226-8230, or [davey@insyncp.com](mailto:davey@insyncp.com)

(MSFT)

CO: **Microsoft** Corp.

ST: Washington

IN: CPR FIN

SU:

RF-DS

-- SEW001 --

0841 05/08/96 09...

COMPANY NAMES: **Microsoft** Corp.

**01759805/9**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01759805      SUPPLIER NUMBER: 16726572      (THIS IS THE FULL TEXT)  
**Computer Museum's "Networked Planet" For Kids & Adults.**  
Newsbytes, pNEW02130004  
Feb 13, 1995  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 868      LINE COUNT: 00078

TEXT:

BOSTON, MASSACHUSETTS, U.S.A., 1995 FEB 13 (NB) -- For computerpros called upon to explain "what they do" by their kids, significant others, and parents, an outing to the Computer Museum'snew "The Networked Planet" could be just the right ticket,suggested the museum's Gail Jennes.In a recent tour for Newsbytes, Jennes showed how the museumexhibit teaches folks about computers and networking whileentertaining them with activities that run the gamut from the"Internet Sampler" to an international investments game, and froma "Hospital Kiosk" to sending electronic-mail to the White House.Four months after its official opening, the \$2 million permanentexhibit is getting a steady stream of visitors, including schoolgroups of all grade levels, said Jennes, who is public relationsdirector for the Boston-based Museum.Newsbytes saw how, in a series of steps, the exhibit turnsabstract concepts into real, hands-on experiences. At the firststop along the way, you encounter telephones and fax machines,devices that are familiar to almost everyone -- but that often gounrecognized as computer interfaces.By the time you exit, you've looked at everything from thefirst IMP on the ARPAnet to the Stratus fault-tolerant computerand Sprint T1 fiber optic cables that supply the museum exhibit'sInternet link.What's more, you've had the chance to do things like: "surf thenet;" travel the globe on "a speeding bit of data;" view otherwiseinvisible numbers on your credit card via a mag-card reader; andutilize FAA (Federal Aeronautics Administration) data to tune in onincoming air traffic at an airport of your choice.The principal sponsor for "The Networked Planet" is Sprint,according to Jennes. Major sponsors include Apple, Hewlett-Packard,Novell, Nynex, Stratus, and SWIFT (Society for Worldwide InterbankFinancial Telecommunications).The Computer Museum intends to evaluate the exhibit through a newlyreceived grant from the National Science Foundation, one of theexhibit's major underwriters, she said. Over the coming year,museum officials will meet with experts from industry and academiato gain their input on future finetuning. The National Endowmentfor the Humanities is also a major underwriter.Like other visitors to "The Networked Planet," Newsbytes was issueda bar-coded key card enabling access to the interactive portions ofthe exhibit. Logging on to the network with the key card, Newsbyteswas offered a choice of four online "Network Guides."Beatrice, for example, is a middle-aged book editor who worriesover privacy issues, but is also grateful that a networked creditrating helped her to quickly secure a house loan.As NetWork Guide, Newsbytes selected Jessie, described by Jennesas a computer sophisticate, but also as a "free spirit." Newsbytesopted for English -- rather than Spanish, the other choice -- asthe language in which Jessie's "speech" would be captioned.Jennes told Newsbytes that, at each interactive station, thevisitor can discover the role that particular network plays in theGuide's life. The Guides also explain concepts such as "hostcomputer," "server," "client," and "database."In the "Internet Sampler" exhibit area, Newsbytes witnessed howvisitors can use a World Wide Web (WWW) browser to navigate throughselected portions of the Internet, organized under point-and-clickcategories.While browsing, Newsbytes happened upon Individual Inc., withlistings for Newsbytes News Network, Reuters, Associated Press, and other major news services.As of March, the museum will offer a WWW site permitting "anyone,anywhere" to try out the Internet Sampler, according to Jennes. TheURL will be <http://www.net.org/>. Stratus is donating the WWWserver.Also within "The Networked Planet," visitors can try out commercialonline systems like CompuServe, America Online, and

eWorld, three other places where you can find Newsbytes News Network and additional online publications. During the tour, Newsbytes played several interactive computer games. "Telemedicine" lets you take on the role of a physician who "videoconferences" with a nurse practitioner and patient in a rural community to get information about the patient's temperature, cough, and heart rate. "Global Fund Manager" allows you to "invest" \$1 million in a simulated stock market, while seeing first-hand how global banking networks transfer large sums in various currencies around the world in minutes. At a "Home" kiosk, presented as a cozy living room, Newsbytes viewed a video on "the first wedding in cyberspace." Other videotopics included telecommuting, telemedicine, and interactive TV and shopping. Just before entering the "Home" area, you come across a wall of seven surveillance monitors -- and behind that, a glass-enclosed area containing the Stratus computer and fiber optic cabling. The surveillance monitors point further to privacy issues, according to Jennes. "People realize that they have been 'watched' while moving through 'The Networked Planet,'" she told Newsbytes. Jennes indicated that kids, in particular, are excited to see the networking equipment. "They say, 'Oh, so that's what fiber optic cabling looks like.' In other areas of the exhibit, you can: check your bank balance on an authentic ATM (automated teller machine) machine; view live financial data from the American and New York Stock Exchanges; track the national weather scene through up-to-the minute Nexrad feeds; and see how to adjust your keyboard, monitor, desk and light for a healthful work environment. Supporting sponsors for "The Networked Planet" include: Banyan; Chipcom; Cisco; Fannie Cox Foundation; Harvard Community Health Plan Foundation; Morgridge Family Foundation; Pisces Productions; Paul and Kathleen Severino; Sun Microsystems; Thomson Financial Services; and Wellfleet Communications. (Jacqueline Emigh/19950210/Reader Contact: Computer Museum, 617-426-2800; Press Contact: Gail Jennes, Computer Museum, 617-426-2800)

COPYRIGHT 1995 Newsbytes Inc.

FILE SEGMENT: NW File 649

3/7/1 (Item 1 from file: 351)  
DIALOG(R) File 351:DERWENT WPI  
(c) 1999 Derwent Info Ltd. All rts. reserv.

011915654 \*\*Image available\*\*  
WPI Acc No: 98-332564/199829

Self service kiosk system for performing transaction using automatic teller machine - in which at least one image is positioned for display on screen so as to mask controls for browser software and renders controls inaccessible to user for resisting tampering with browser software

Patent Assignee: LEXITECH INC (LEXI-N)

Inventor: BERNSTEIN J D; BLODGETT P W; MCGUIRE J P; RICHARDSON A D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5761071	A	19980602	US 96706988	A	19960727	G06F-017/00	199829 B

Priority Applications (No Type Date): US 96706988 A 19960727

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
US 5761071	A		12			

Abstract (Basic): US 5761071 A

The system (20) comprises a monitor (25) having a display screen (27). A micro-processor (30) coupled to the monitor controls the display operation. A browser software accesses and displays documents in response to user input. The graphical user interface of the browser software, comprises control of browser software and a document viewing data.

Minimum one image is positioned for display on the screen so as to mask the controls for the browser software. The positioned image thus renders the controls inaccessible to user to resists tampering with browser software.

ADVANTAGE - Enables to programme security control software to limit documents accessible to browser software. Updates image and security control software remotely in network setting.

Dwg.1/6

Derwent Class: T01; T02

International Patent Class (Main): G06F-017/00

International Patent Class (Additional): G06G-007/48

3/7/2 (Item 2 from file: 351)

DIALOG(R) File 351:DERWENT WPI  
(c) 1999 Derwent Info Ltd. All rts. reserv.

011906027 \*\*Image available\*\*  
WPI Acc No: 98-322937/199828

Automated banking machine for use in wide area network - provides user with familiar interface from home institution at banking machines operated by other institutions

Patent Assignee: DIEBOLD INC (DIEB-N); INTERBOLD (INTE-N)

Inventor: BLACKSON D; CALIFF M E; CHEN L; CICHON B A; COVERT M S; DRUMMOND J P; JOYCE S D; LEMLEY R J; LEPPER B Q; MOALES M A; MOORE P S; SMITH M D; SWINGLER S C

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9824041	A1	19980604	WO 97US21422	A	19971125	G06F-017/60	199828 B
EP 941516	A1	19990915	EP 97951463	A	19971125	G06F-017/60	199942
						WO 97US21422	A 19971125

Priority Applications (No Type Date): US 9631956 A 19961127

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9824041	A1	E	64			

Designated States (National): BR CA CN MX RU US

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE  
EP 941516 A1 E Based on WO 9824041  
Designated States (Regional): DE ES FR GB IT

Abstract (Basic): WO 9824041 A

The banking machine (12) includes a computer which reads indicia from a user's card corresponding to a system address, and connects the banking machine (12) to the home or foreign servers (20,22,24,26,28) designated by the system address through the Internet (16) or wide area network (18). The computer then exchanges HTML documents and TCP /IP messages with the servers to conduct a user's transaction.

The exchanged HTML documents and TCP /IP messages are processed in an HTML document handler, and are passed to a device application unit and device interfacing software unit, in order to maintain control operation of the user interface devices in the banking machine.

USE - Operating automated banking machine through connection to wide area network, and communicating using HTML and TCP /IP messages.

ADVANTAGE - Maintains high level of security.

Dwg.1/24

Derwent Class: T01

International Patent Class (Main): G06F-017/60

4/7/1 (Item 1 from file: 351)

DIALOG(R) File 351:DERWENT WPI

(c) 1999 Derwent Info Ltd. All rts. reserv.

012481293 \*\*Image available\*\*

WPI Acc No: 99-287401/199924

Editor for developing statements to support input-output operation on open network utilized by data transaction system

Patent Assignee: DATASCAPE INC (DATA-N)

Inventor: WAGNER R H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5898838	A	19990427	US 95493772	A	19950622	G06F-013/42	199924 B
			US 97940721	A	19970930		

Priority Applications (No Type Date): US 95493772 A 19950622; US 97940721 A 19970930

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
US 5898838	A	38	Div ex		US 95493772	
				Div ex		US 5742845

Abstract (Basic): US 5898838 A

NOVELTY - A downloader downloads protocol statements segregated by the segregator to input-output device and stores the segregated application statements for use by common gateway interface.

DETAILED DESCRIPTION - Integrated statement editing unit verifies syntax of integrated statements comprising open network protocol statements and application statements so that variable names in the protocol statements correspond with data fields in the application statement. The segregator segregates protocol statements from the application statements. The application statements are structured query language statements.

USE - For developing statements to support input-output operation on open network such as internet utilized by data transaction system including automatic teller machine, point of sale terminal, credit card terminal screen phone terminal, smart card reader, personal identification number pad, magnetic card swipe reader, printer.

ADVANTAGE - Permits consumers at remote place to order goods, so that merchant's risk and processing cost as well as card holder's exposure to fraud is reduced. Facilitates to communicate to processing center through open network with non- standard input-output devices. Supports electronic transaction or data compilation in secure manner

without undue limitation as to the devices with which communication is performed. CGI application correlates the database identifier contained in the returned forms of the internet protocol statements, with the file previously generated by the editor and provides re-integrated database command statements to database application thereby database is queried by or retrieve data from non-standard input device. Permits user to develop integrated forms with extended **HTML** language and standard query language database application statements thereby avoids need for generating and QL commands and **HTML** commands and carefully correlates data fields of two command to implement transaction between client and database.

DESCRIPTION OF DRAWING(S) - The figure depicts diagram of open network utilized by data transaction system.

pp; 38 DwgNo 1/24

Derwent Class: T01

International Patent Class (Main): G06F-013/42

International Patent Class (Additional): G06F-009/00

4/7/2 (Item 2 from file: 351)

DIALOG(R) File 351:DERWENT WPI

(c) 1999 Derwent Info Ltd. All rts. reserv.

011906027 \*\*Image available\*\*

WPI Acc No: 98-322937/199828

Automated banking machine for use in wide area network - provides user with familiar interface from home institution at banking machines operated by other institutions

Patent Assignee: DIEBOLD INC (DIEB-N); INTERBOLD (INTE-N)

Inventor: BLACKSON D; CALIFF M E; CHEN L; CICHON B A; COVERT M S; DRUMMOND J P; JOYCE S D; LEMLEY R J; LEPPER B Q; MOALES M A; MOORE P S; SMITH M D; SWINGLER S C

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9824041	A1	19980604	WO 97US21422	A	19971125	G06F-017/60	199828 B
EP 941516	A1	19990915	EP 97951463	A	19971125	G06F-017/60	199942
						WO 97US21422 A	19971125

Priority Applications (No Type Date): US 9631956 A 19961127

Patent Details:

Patent Kind Lan Pg Filing Notes Application Patent

WO 9824041 A1 E 64

Designated States (National): BR CA CN MX RU US

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE

EP 941516 A1 E Based on WO 9824041

Designated States (Regional): DE ES FR GB IT

Abstract (Basic): WO 9824041 A

The banking machine (12) includes a computer which reads indicia from a user's card corresponding to a system address, and connects the banking machine (12) to the home or foreign servers (20,22,24,26,28) designated by the system address through the Internet (16) or wide area network (18). The computer then exchanges **HTML** documents and TCP/IP messages with the servers to conduct a user's transaction.

The exchanged **HTML** documents and TCP/IP messages are processed in an **HTML** document handler, and are passed to a device application unit and device interfacing software unit, in order to maintain control operation of the user interface devices in the banking machine.

USE - Operating automated banking machine through connection to wide area network, and communicating using **HTML** and TCP/IP messages.

ADVANTAGE - Maintains high level of security.

Dwg.1/24

Derwent Class: T01

International Patent Class (Main): G06F-017/60

?

6/5/1 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)1999 Info.Sources Inc. All rts. reserv.

00099100 DOCUMENT TYPE: Review

PRODUCT NAMES: Integrion Financial Network (659428); IBM Global Network (526614); Systems Network Architecture (SNA) (259781)

TITLE: Electronic Commerce: Are We There Yet?

AUTHOR: Higgins, Kelly Jackson

SOURCE: Communications Week, v636 p61(4) Nov 4, 1996

ISSN: 0746-8121

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Electronic data interchange (EDI) and IBM's Advantis network, Integrion Financial Network, IBM Global Network, and Systems Network Architecture (SNA) are part of a discussion of the slow adoption of electronic commerce, as explained via the experiences of three industries. EDI and World Wide Web sites are popular with banks, insurance companies, and manufacturers who want to enhance their ability to distribute products and services. However, Web and other technologies are moving ahead much faster than these three industries can or will implement them. One of the major concerns of these three industries is security, and therefore users are taking a methodical approach to security by implementing firewalls, encryption, and authentication. Home banking is available over the Web from major banks, but the banks themselves are not yet sure what opportunities are available with EC. ABN AMRO is building a private network infrastructure on IBM's Advantis network, and it is a member of Integrion Financial Network, which is the home equivalent of the **automatic teller machine**. It uses IBM Global Network and IP and SNA protocols, and will work with a **browser**-based infrastructure for home banking, electronic payments, and Internet access. Other institutions describe their slow progress toward EC and their ambivalent thoughts on implementation.

COMPANY NAME: IBM Corp (351245)

SPECIAL FEATURE: Charts Tables

DESCRIPTORS: EDI (Electronic Data Interchange); Public Networks; Internet Marketing; Computer Security; Banks; Insurance; EFT (Electronic Funds Transfer); Manufacturing; SNA

REVISION DATE: 990530

6/5/2 (Item 2 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)1999 Info.Sources Inc. All rts. reserv.

00093280 DOCUMENT TYPE: Review

PRODUCT NAMES: Banks (830381)

TITLE: Banking on the Future

AUTHOR: Haber, Lynn

SOURCE: LAN Magazine, v11 n7 p119(5) Jul 1996

ISSN: 1069-5621

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

The Internet, computer-telephony integration, and wireless computing are defining how financial institutions interact with their clients. One of the biggest challenges in rolling out this new technology is integrating it with legacy systems. The very first virtual bank, with only a single physical branch, demonstrates much of the new technology. Because this

institution was founded with a focus on the Internet and virtual banking, it does not suffer from these integration issues. Through these types of electronic services, bank customers can conduct transactions from any location at any time, and the bank does not have to invest in an expensive branch infrastructure. Earlier attempts at providing this level of convenience included the automated teller machine and telephone-based banking. Home banking is still largely proprietary, based on software distributed by the bank that allows customers to call directly into the bank's network. The Internet model, on the other hand, uses a Web browser as the interface and the public Internet as the connection. These scenarios typically are structured around a virtual private network which uses the Internet but still limits interoperability via a firewall and other security techniques.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Banks; Financial Institutions; Wireless Networks; Internet Marketing; Firewalls; Customer Service; Telecommunications; EFT (Electronic Funds Transfer); Internetworking Software; Public Networks; Network Administration Tools

REVISION DATE: 990630

6/5/3 (Item 3 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)1999 Info.Sources Inc. All rts. reserv.

00083390 DOCUMENT TYPE: Review

PRODUCT NAMES: Netscape Navigator (530883)

TITLE: Virtual Tellers: Internet Bank To Open

AUTHOR: Noglows, Paul

SOURCE: Inter@ctive Week, v2 n19 p53(1) Oct 9, 1995

ISSN: 1078-7259

HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Internet banking services from Security First Network Bank could mark the turning point at which Internet banking becomes a reality. The online bank allows any person with a PC, a modem, and a copy of Netscape Navigator to gain access to the World Wide Web (Web)-based bank. Security First Network Bank, a subsidiary of Cardinal Bancshares, licenses Five Paces' Virtual Bank Manager technology and hopes to use it to set an Internet banking standard. Security First and Five Paces say three layers of security are provided, including encryption technologies, firewalls and filtering routers, and trusted operations systems with access control. Netscape Navigator provides encryption 'armor,' and the trusted OS provides a vault for storing data that reaches the online bank. Users can do standard transactions, like viewing check copies and withdrawing funds from an Automated Teller Machine . Several major banks plan online packages for their customers.

COMPANY NAME: Netscape Communications Corp (592625)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: EFT (Electronic Funds Transfer); Public Networks; Internet Utilities; Computer Security; Data Encryption; Firewalls; Banks; Communications Standards; Internetworking Software; Internet Browsers ; E-Banking; Navigator; Network Administration Tools

REVISION DATE: 990630

4/5/1 (Item 1 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)1999 Info.Sources Inc. All rts. reserv.

00077891

DOCUMENT TYPE: Review

PRODUCT NAMES: WAIS Server 2.0 (348899); Internet (833029)

TITLE: Plugging In to The Web

AUTHOR: Wilder, Clinton

SOURCE: Information Week, v521 p43(6) Apr 3, 1995

ISSN: 8750-6874

HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

World Wide Web (Web) service providers, new start-up companies that help businesses set up home pages, are a growing business segment. Some very large corporations seek their help to create 'online storefronts.' Additional staff is usually required to create Web-ready, HyperText Markup Language (**HTML**) -based versions of corporate documents. Therefore, a large credit card provider, for example, chose a San Jose, California Web service provider to create a home page with company background information, financial planning modules, and a planned interactive database of **automated teller machines** available to customers worldwide. Many large companies use a service that provides WAIS Server 2.0 server software; the firm specializes in determining specific target markets for its customers, which include Novell, Intel, and Pacific Bell.

COMPANY NAME: America Online (461857); Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Internet; Public Networks; Computer Conferencing; Advertising ; Internet Marketing

REVISION DATE: 970630

?

3/5/1

DIALOG(R) File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

01078933

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Method and system for managing applications for a multi-function smartcard**  
**Verfahren und System zum Verwalten von Anwendungen fur eine**  
**multifunktionelle Chipkarte**

**Methode et systeme pour la gestion des applications pour une carte a puce**  
**multifonctionnelle**

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson Boulevard, Los Angeles, California 90066, (US), (Applicant designated States: all)

INVENTOR:

Pan, Jack C., 3651 Norwich Place, Rowland Heights, California 91748, (US)  
Guzman, Marc A., 4128 Shadyglade Avenue, Studio City, California 92586, (US)

Boyd, Nik, 3617 Sawtelle Boulevard, Los Angeles, California 90066, (US)  
Smushkovich, Yosif, 1041 Second Street 3, Santa Monica, California 90403, (US)

Pinn, Fred, Laurel Terrace Drive, Studio City, California 91406, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patentjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 949595 A2 991013 (Basic)

APPLICATION (CC, No, Date): EP 99200967 990326;

PRIORITY (CC, No, Date): US 79803 980330

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10

#### ABSTRACT EP 949595 A2

A method and system for managing applications for a multi-function smartcard makes use of a resident master application and one or more monitor applications installed on the smartcard microcomputer to authorize downloading of new applications to the smartcard and to manage applications on the smartcard. New applications are installed on the smartcard using a security mechanism of the monitor application. When a new application is installed, it is provided, for example, with an operation key, cardholder information, and a digital certificate. The new application is registered in a software registry of the smartcard according to an object-oriented classifications, a copy of the registry is stored in an electronic deposit box, and the electronic deposit box is updated with operational data for the new application. The new application selectively shares one or more objects with objects of other applications on the smartcard on a restricted or unrestricted basis.

ABSTRACT WORD COUNT: 148

NOTE:

Figure number on first page: 1

#### LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 991013 A2 Published application without search report

Examination: 991013 A2 Date of request for examination: 19990601

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available	Text	Language	Update	Word Count
	CLAIMS A	(English)	9941	1394
	SPEC A	(English)	9941	10639
Total word count - document A			12033	
Total word count - document B			0	
Total word count - documents A + B			12033	

3/5/2

DIALOG(R) File 348:European Patents

01058883

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
A network server platform for a hybrid fiber twisted pair local loop  
network service architecture

Netzwerkserver-Platform fur eine Dienstnetzwerkstruktur mit einem hybriden  
Faser/Koax- Teilnehmeranschlussystem

Plateforme serveur reseau pour une architecture de service reseau avec une  
terminaison d'abonne hybride fibre optique et cables coaxiaux

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (Applicant designated States: all)

INVENTOR:

Gerszberg, Irwin, 12 Dickinson Road, Kendall-Park, New Jersey 08824, (US)  
Huang, Kenny Xiaoqian, 135 Skipton Place, Somerset, New Jersey 08873,  
(US)

Kwabi, Christopher K., 56 Regency Circle, Englewood, New Jersey 07631,  
(US)

Roy, Sumit, 2668 Deer Path, Scotch Plains, 2New Jersey 07076, (US)

LEGAL REPRESENTATIVE:

Modiano, Guido, Dr.-Ing. et al (40786), Modiano, Josif, Pisanty & Staub,  
Baaderstrasse 3, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 935364 A2 990811 (Basic)

APPLICATION (CC, No, Date): EP 98124499 981229;

PRIORITY (CC, No, Date): US 1582 971231

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04L-012/24; H04M-011/06

ABSTRACT EP 935364 A2

This invention provides a network server platform forming part of a new local loop network architecture designed to overcome the limitations of current art local access loop technologies. This invention allows end users to seamlessly connect to the numerous disparate networks in order to access the multiplicity of services that these networks have to offer. The network server platform allows interconnection between networks with varying networking protocols. The network server platform is a key component of the new architecture and interacts to allow for easy and seamless integration with network components on both the local access level as well as the core network. The network server platform offers external networking capabilities to the local access network. As a result, the local access network terminates on the network server platform. The network server platform provides subscribers or end users the capabilities to access services from a multiplicity of disparate networks offering a variety of services.

ABSTRACT WORD COUNT: 155

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990811 A2 Published application without search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available	Text	Language	Update	Word Count
CLAIMS	A	(English)	9932	642
SPEC	A	(English)	9932	16454
Total word count - document	A			17096
Total word count - document	B			0
Total word count - documents	A + B			17096

3/5/3

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

01058871

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Remote authentication system

Fernbeglaubigungssystem

Systeme d'authentification a distance

PATENT ASSIGNEE:

MITSUBISHI DENKI KABUSHIKI KAISHA, (208589), 2-3, Marunouchi 2-chome  
Chiyoda-ku, Tokyo 100-8310, (JP), (Applicant designated States: all)

INVENTOR:

Nakamura, Hiroshi, c/o Mitsubishi Denki K.K., 2-3, Marunouchi 2-chome,  
Chiyoda-ku, Tokyo 100-8310, (JP)

Fujii, Teruko, c/o Mitsubishi Denki K.K., 2-3, Marunouchi 2-chome,  
Chiyoda-ku, Tokyo 100-8310, (JP)

Sadakane, Tetsuo, c/o Mitsubishi Denki K.K., 2-3, Marunouchi 2-chome,  
Chiyoda-ku, Tokyo 100-8310, (JP)

Baba, Yoshimasa, c/o Mitsubishi Denki K.K., 2-3, Marunouchi 2-chome,  
Chiyoda-ku, Tokyo 100-8310, (JP)

LEGAL REPRESENTATIVE:

Pfenning, Meinig & Partner (100961), Mozartstrasse 17, 80336 Munchen,  
(DE)

PATENT (CC, No, Kind, Date): EP 935221 A2 990811 (Basic)

APPLICATION (CC, No, Date): EP 98123757 981214;

PRIORITY (CC, No, Date): JP 9824225 980205

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07C-009/00

#### ABSTRACT EP 935221 A2

To a user terminal (5), one or plural kinds of biometric acquisition devices (6-10) are connected, and in an authentication server (3), one or plural authentication information acquisition software are stored according to the user terminal (5) and/or a user. In accordance with the operation of a prescribed authentication acquisition software corresponding to the user terminal (5) and/or user, which is downloaded from the authentication server (3) in authentication, biometric information acquired by one or plural kinds of biometric acquisition devices and/or keyed-in user discrimination information are used.

ABSTRACT WORD COUNT: 89

NOTE:

Figure number on first page: NONE

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990811 A2 Published application without search report

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9932	307
SPEC A	(English)	9932	5069
Total word count - document A			5376
Total word count - document B			0
Total word count - documents A + B			5376

3/5/4

DIALOG(R) File 348:European Patents

(c) 1999 European Patent Office. All rts. reserv.

01056167

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Method and apparatus for selectively discarding ATM cells

Verfahren und Vorrichtung zur selektiven Entsorgung von ATM-Zellen

Procede et dispositif pour l' elimination selective des cellules ATM

PATENT ASSIGNEE:

NEC CORPORATION, (236690), 7-1, Shiba 5-chome, Minato-ku, Tokyo, (JP),  
(applicant designated states:

AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Manabe, Masao, NEC Corporation, 7-1, Shiba 5-chome, Minato-ku, Tokyo,

(JP)  
LEGAL REPRESENTATIVE:  
Baronetzky, Klaus, Dipl.-Ing. et al (57481), Patentanwalte Dipl.-Ing. R.  
Splanemann, Dr. B. Reitzner, Dipl.-Ing. K. Baronetzky Tal 13, 80331  
Munchen, (DE)  
PATENT (CC, No, Kind, Date): EP 932321 A2 990728 (Basic)  
APPLICATION (CC, No, Date): EP 99101220 990122;  
PRIORITY (CC, No, Date): JP 2408098 980122  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: H04Q-011/04;

ABSTRACT EP 932321 A2

There is disclosed a selective ATM cell discard control, in which an ATM layer 1 receiving ATM cells belonging to a plurality of different packets 1 to 4, and determines to discard a cell belonging to a specified packet, and then, notifies to a physical layer a header information stored in the ATM cell belonging to the specified packet. A physical layer 2 compares a header of a received cell with the header information from the ATM layer, cell by cell, and discards the cell having the notified header information. Thus, an at-random property of cell loss is suppressed, thereby to prevent confusion of a network.

ABSTRACT WORD COUNT: 107

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990728 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9930	351
SPEC A	(English)	9930	4784
Total word count - document A			5135
Total word count - document B			0
Total word count - documents A + B			5135

3/5/5

DIALOG(R) File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

01048267

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
Hybrid fiber twisted pair local loop network service architecture  
Dienstarchitektur fur ein Teilnehmeranschluss netz mit  
Hybrid-Faser-Koaxial-Kabel und verdrillter Zweipaarleitung  
Architecture de service pour reseau de terminaison d'abonnee du type hybride  
fibre/coaxial (HFC) et avec paires torsades ensemble

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (applicant designated states:  
AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Gerszberg, Irwin, 12 Dickinson Road, Kendall Park, New Jersey 08824, (US)  
Miller, Robert Raymond II, 12 Bradley Road, Convent Station, New Jersey  
07960, (US)  
Romain, Dennis Matthew, 1 Ellyn Court, Convent Station, New Jersey 07961,  
(US)  
Russel, Jesse Eugene, 2 Thames Avenue, Piscataway, New Jersey 08854, (US)  
Treventi, Philip Andrew, 15 Candlewood Drive, Murray Hill, New Jersey  
07974, (US)

LEGAL REPRESENTATIVE:

Modiano, Guido, Dr.-Ing. et al (40786), Modiano, Josif, Pisanty & Staub,  
Baaderstrasse 3, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 928123 A2 990707 (Basic)

APPLICATION (CC, No, Date): EP 98124500 981229;

PRIORITY (CC, No, Date): US 1360 971231

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: H04Q-011/04; H04L-012/64; H04Q-003/00;

ABSTRACT EP 928123 A2

A new architecture capable of utilizing the existing twisted pair interface between the customer services equipment and the local office is used to provide a vast array of new services to customers. Using an intelligent services director (ISD) at the customer services equipment and a facilities management platform (FMP) at the local office, new services such as simultaneous, multiple calls (voice analog or digital), facsimile, Internet traffic and other data can be transmitted over the existing single twisted pair using xDSL transmission schemes. New services such as the implementation of videophone, utility metering, broadcasting, multicasting and other services can be implemented with this architecture.

The overall architecture of the system employs fault tolerant, transparent interaction of components and services. The new architecture supports a variety of standards for each level in the OSI layers and TCP /IP layers. The FMP connects electronically or optically to the PSTN, Internet backbone, or private Intranet.

ABSTRACT WORD COUNT: 152

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990707 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9927	779
SPEC A	(English)	9927	8492
Total word count - document A			9271
Total word count - document B			0
Total word count - documents A + B			9271

3/5/6

DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00988177

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Context-sensitive document transactions

Kontextempfindliche Dokumenttransaktionen

Transactions sensibles au contexte impliquant des documents

PATENT ASSIGNEE:

XEROX CORPORATION, (219783), Xerox Square, Rochester, New York 14644,  
(US), (applicant designated states:  
AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Eldridge, Marge, 75 Hinton Way, Gt. Shelford, Cambridge CB2 5AH, (GB)  
Flynn, Michael, 2 Burleigh Street, Cambridge CB2 2RN, (GB)  
Jones, Chris, 45 Gwydir Street, Cambridge CB1 2LG, (GB)  
Kleyn, Michiel, 3A Bennett Park, Blackheath, London SE3, (GB)  
Lamming, Michael, 179 Hills Road, Cambridge CB2 2RN, (GB)  
Pendlebury, David, 45 Gwydir Street, Cambridge CB1 2LG, (GB)

LEGAL REPRESENTATIVE:

Reynolds, Julian David (76302), Rank Xerox Ltd Patent Department Parkway,  
Marlow Buckinghamshire SL7 1YL, (GB)

PATENT (CC, No, Kind, Date): EP 893760 A2 990127 (Basic)

APPLICATION (CC, No, Date): EP 98305688 980716;

PRIORITY (CC, No, Date): GB 9715257 970721

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-017/30; H04L-029/06;

ABSTRACT EP 893760 A2

A system including any number workstations, file servers, printers and other fixed devices coupled in a network, and a number of portable

devices carried by users and coupled to the network by infrared (IR) link. Each portable device emulates its user's personal satchel for documents: the device is programmed to receive transmit and store tokens. The tokens include context information (indicating the identity of a nearby device and the services (horizontal bar) such as send/receive, scanning, printing, faxing, converting (horizontal bar) that are available at that device) are distributed from one person to another by transmission of IR data packets. Once a network-connected computer, printer or multifunction device has received a token via IR transceiver associated with it, a search request can be derived from the token and document references (e.g. WWW URLs) corresponding to the token can be obtained via a search engine. For each URL obtained, the corresponding electronic document can be retrieved from a repository and displayed or printed. The portable device is preferably a handheld or wristwatch computer with a graphical display for enabling the user to transfer tokens, and the fixed devices preferably include a scanner/copier/printer having its own IR transceiver.

ABSTRACT WORD COUNT: 197

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990127 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9904	1253
SPEC A	(English)	9904	6743
Total word count - document A			7996
Total word count - document B			0
Total word count - documents A + B			7996

3/5/7

DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00942632

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Portable shopping and order fulfillment system

Tragbares Einkaufs- und Bestellungsausfuhrungssystem

Systeme portable d'achats et d'execution de commande

PATENT ASSIGNEE:

SYMBOL TECHNOLOGIES, INC., (417665), One Symbol Plaza, Holtsville, New York 11742-1300, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Beach, Robert, 1850 Middleton Avenue, Los Altos, CA 94204, (US)  
Tracy, William X., 33 Bellmore Street, Floral Park, NY 11001, (US)  
Roslak, Thomas K., 34 Andy's Lane, Eastport, NY 11941, (US)  
Klein, John, 220 La Via Azul Ct., Morgan Hill, CA 95037, (US)

LEGAL REPRESENTATIVE:

Wagner, Karl H., Dipl.-Ing. et al (12561), WAGNER & GEYER Patentanwalte  
Gewurzmuhlstrasse 5, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 856812 A2 980805 (Basic)  
EP 856812 A3 990506

APPLICATION (CC, No, Date): EP 97122695 971222;

PRIORITY (CC, No, Date): US 780023 961220; US 866690 970530

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06K-017/00;

ABSTRACT EP 856812 A2

The present invention relates to an improved order fulfillment system. The system is provided with improved data entry system for selecting items for purchase by a customer, and an improved item collection terminal and order delivery system. The portable terminal to be used for collecting of items is provided with an audio as well as video presentation means which are used to provide assistance to the to

terminal user.  
ABSTRACT WORD COUNT: 70

LEGAL STATUS (Type, Pub Date, Kind, Text):  
Application: 980805 A2 Published application (A1with Search Report  
;A2without Search Report)  
Search Report: 990506 A3 Separate publication of the European or  
International search report

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9832	1856
SPEC A	(English)	9832	15736
Total word count - document A			17592
Total word count - document B			0
Total word count - documents A + B			17592

3/5/8  
DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00942321

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Apparatus and method for automatic transactional locking in an  
object-oriented computer system**  
**Vorrichtung und Verfahren zur automatischen Transaktionsverriegelung in  
einem objektorientierten Rechnersystem**  
**Dispositif et methode pour verrouillage transactionnel automatique dans un  
systeme d'ordinateur oriente objet**

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Foster, Richard Daniel, Martin Cross Cottage, Martin, Fordingbridge,  
Hampshire SP6 3LF, (GB)  
Hutchison, Gordon Douglas, 5 Brackenway Road, Chandlers Ford, Hampshire  
SO53 1JZ, (GB)

LEGAL REPRESENTATIVE:

Moss, Robert Douglas (34141), IBM United Kingdom Limited Intellectual  
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)  
PATENT (CC, No, Kind, Date): EP 855649 A2 980729 (Basic)  
EP 855649 A3 981230

APPLICATION (CC, No, Date): EP 98300234 980114;

PRIORITY (CC, No, Date): GB 9701566 970125

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-009/46;

ABSTRACT EP 855649 A2

A computer system comprising: means for receiving work requests and  
dispatching them for execution within said computer system; means for  
processing said requests which have been received by said means for  
receiving and dispatching, to perform the requested work; and means for  
performing concurrency control with respect to concurrent requests, said  
means for performing concurrency control being located within said means  
for receiving and dispatching.

ABSTRACT WORD COUNT: 66

LEGAL STATUS (Type, Pub Date, Kind, Text):  
Application: 980729 A2 Published application (A1with Search Report  
;A2without Search Report)  
Search Report: 981230 A3 Separate publication of the European or  
International search report  
Examination: 990623 A2 Date of filing of request for examination:  
990424

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9831	589
SPEC A	(English)	9831	6475
Total word count - document A			7064
Total word count - document B			0
Total word count - documents A + B			7064

3/5/9  
DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00905850  
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Navigation editor framework for building multimedia titles**  
**Navigationsgeschickte Editierumgebung zur Erstellung von Multimedia-Titeln**  
**Environnement d'editeur supportant la navigation pour la generation de titres multimedia**  
PATENT ASSIGNEE:  
International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)  
INVENTOR:  
Consolatti, Scott Michael, 2205 Paul's Penny Lane, Raleigh, NC 27603,  
(US)  
Eckhoff, Randy Peter, 2012 Abby Knoll Drive, Apex, NC 27502, (US)  
King, Dennis Donald, 105 Saint Lenville Drive, Cary, NC 27511, (US)  
LEGAL REPRESENTATIVE:  
Boyce, Conor (74272), IBM United Kingdom Limited, Intellectual Property  
Law, Hursley Park, Winchester, Hampshire SO21 2JN, (GB)  
PATENT (CC, No, Kind, Date): EP 827092 A2 980304 (Basic)  
APPLICATION (CC, No, Date): EP 97305989 970806;  
PRIORITY (CC, No, Date): US 702818 960823  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G06F-017/30; G06F-019/00;

ABSTRACT EP 827092 A2  
A technique for permitting the creation of multimedia titles in the form of flip books or stories comprising individual scenes includes simplified techniques for establishing navigation both internal and external navigation. The present invention provides a part or framework usable in a power tool environment which enables individual scenes within a multimedia story being created to be linked directly to parts or applications external to the multimedia story such that processing can jump directly from a scene to an external application or part. Additionally, the present invention provides improved navigation between scenes within a multimedia story and the ability to embed stories within individual scenes of the story.

ABSTRACT WORD COUNT: 109

LEGAL STATUS (Type, Pub Date, Kind, Text):  
Application: 980304 A2 Published application (Alwith Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9810	293
SPEC A	(English)	9810	6462
Total word count - document A			6755
Total word count - document B			0
Total word count - documents A + B			6755

3/5/10  
DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00819890

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
A verification server and authentication method for use in authentication  
on networks  
Echtheitsprufungsserver und Beglaubigungsverfahren zur Beglaubigung auf  
Netzwerken  
Serveur de verification et procede d'authentification pour authentification  
sur reseaux

PATENT ASSIGNEE:

CADIX INC., (1198000), 2-26-15 Shinmachi, Setagaya-Ku, Tokyo 154, (JP),  
(applicant designated states: DE;FR;GB;IT)

INVENTOR:

Tabuki, Takaaki, c/o Cadix Inc., 2-26-15, Shinmachi, Setagaya-ku, Tokyo,  
154, (JP)

LEGAL REPRESENTATIVE:

Cummings, Sean Patrick et al (72881), David Keltie Associates Audrey  
House Ely Place, London EC1N 6SN, (GB)

PATENT (CC, No, Kind, Date): EP 762261 A2 970312 (Basic)

APPLICATION (CC, No, Date): EP 96306390 960902;

PRIORITY (CC, No, Date): JP 95231159 950908; JP 95231160 950908; JP  
95231161 950908

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G06F-001/00;

ABSTRACT EP 762261 A2

The authentication of users on networks is performed more easily and  
efficiently, as follows:

Authentication data sent from the application client 20 is relayed to a  
verification server 30 by the application server 10. The verification  
server 30 maintains a database of valid authentication data, against  
which it verifies received authentication data. Verification results are  
sent to the application server 10, which then processes users on the  
basis of these results. As a result, the configuration of application  
servers 10 is simplified. Verification servers or servers 30 can be used  
by a plurality of application servers 10, allowing for the efficient use  
of resources on a network.

ABSTRACT WORD COUNT: 108

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970312 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available	Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB97		547
SPEC A	(English)	EPAB97		5541
Total word count - document A				6088
Total word count - document B				0
Total word count - documents A + B				6088

3/5/11

DIALOG(R) File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00804219

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
System and method for voice controlled video screen display  
Verfahren und Einrichtung zur Sprachsteuerung von Bildschirmanzeigen  
Systeme et methode pour ecran video d'affichage controle par la voix

PATENT ASSIGNEE:

AT&T IPM Corp., (1907680), 2333 Ponce de Leon Boulevard, Coral Gables,  
Florida 33134, (US), (applicant designated states: DE;ES;FR;GB)

INVENTOR:

Brown, Michael Kenneth, 285 Lewis Street, North Plainfield, New Jersey  
07060, (US)

Buntschuh, Bruce Melvin, 10 Riverbend Road, Berkeley Heights, New Jersey  
07922, (US)

**LEGAL REPRESENTATIVE:**

Johnston, Kenneth Graham et al (32381), Lucent Technologies (UK) Ltd, 5  
Mornington Road, Woodford Green Essex, IG8 OTU, (GB)  
PATENT (CC, No, Kind, Date): EP 747881 A2 961211 (Basic)  
EP 747881 A3 980304  
APPLICATION (CC, No, Date): EP 96303839 960529;  
PRIORITY (CC, No, Date): US 460955 950605  
DESIGNATED STATES: DE; ES; FR; GB  
INTERNATIONAL PATENT CLASS: G10L-007/10; G10L-007/08;

**ABSTRACT EP 747881 A2**

A system and method for a voice controlled video screen display system are provided. The voice controlled system is useful for providing "hands-free" navigation through various video screen displays such as the World Wide Web network and interactive television displays. During operation of the system, language models are derived from incoming data in applications such as the World Wide Web network.

ABSTRACT WORD COUNT: 73

**LEGAL STATUS (Type, Pub Date, Kind, Text):**

Application: 961211 A2 Published application (A1with Search Report ;A2without Search Report)  
Search Report: 980304 A3 Separate publication of the European or International search report  
Examination: 981021 A2 Date of filing of request for examination: 980824

LANGUAGE (Publication,Procedural,Application): English; English; English

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	560
SPEC A	(English)	EPAB96	2641
Total word count - document A			3201
Total word count - document B			0
Total word count - documents A + B			3201

3/5/12

DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00779270

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
Portable interactive storage device and method of displaying its contents  
Tragbare interaktive Speichereinrichtung mit einem Verfahren zum Enthullen  
des Inhalts

Dispositif interactif portable avec une methode pour decouvrir le contenu  
PATENT ASSIGNEE:

XEROX CORPORATION, (219783), Xerox Square, Rochester New York 14644, (US)  
, (applicant designated states: DE;FR;GB)

**INVENTOR:**

Stefik, Mark J., 55 Big Tree Way, Woodside California 94062, (US)  
Bobrow, Daniel G., 376 Addison Avenue, Palo Alto, California 94301, (US)  
Card, Stuart K., 13023 La Cresta Drive, Los Altos California 94022, (US)  
Casey, Michalene M., 18265 Ransen Court, Morgan Hill California 95037,  
(US)

Goldstein, Richard J., 491 Jersey Street, San Francisco California 94114,  
(US)

Lamming, Michael G., 179 Hills road, Cambridge CB2 2RN, (GB)  
Mackinlay, Jock D., 913 Willow Glen Way, San Jose California 95125, (US)  
Want, Roy, 777 W.Middlefield Rd., Apt 62, Mountain View California 94043,  
(US)

Robertson, George G., 641 Greenwich Lane, Foster City California 94404,  
(US)

Weiser, Mark D., 1144 Greenwood Avenue, Palo Alto California 94301, (US)  
Russel, Daniel M., 3419 Ramona Street, Palo Alto California 94306, (US)

**LEGAL REPRESENTATIVE:**

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)  
, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 727727 A2 960821 (Basic)  
APPLICATION (CC, No, Date): EP 96301082 960216;  
PRIORITY (CC, No, Date): US 389670 950216  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS: G06F-001/00;

ABSTRACT EP 727727 A2

A Document Card (DocuCard) (101; Fig. 1), suitably constructed for PCMCIA compliance, for storing documents (Fig. 4) and which is "content revealing". The DocuCard is a transportable unit having a nonvolatile storage means (203; Fig. 2) for storing information in a digital form, a control processor (201; Fig. 2) for processing user initiated functions; an I/O port (202; Fig. 2) for interfacing to external devices for reading and writing digital information (Figs 4, 5), and a user interface (601) for allowing a user to directly interact with the DocuCard. The user interface (601) on the DocuCard includes a display (603) for displaying lists of functions (Figs 12-15) and documents (Fig. 17) and information responsive to user invoked functions and a user input elements (606-610) for allowing a user to traverse the lists of functions and documents, as well as information generated responsive to an invoked function. The control processor (210; Fig. 2) of the present invention include features for controlling access to documents stored therein. (see image in original document)

ABSTRACT WORD COUNT: 187

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 960821 A2 Published application (A1with Search Report  
;A2without Search Report)

Change: 980520 A2 Representative (change)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	701
SPEC A	(English)	EPAB96	6974
Total word count - document A			7675
Total word count - document B			0
Total word count - documents A + B			7675

3/5/13

DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00493813

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Distributed configuration profile for computing system

Verteiltes Konfigurationsprofil fur ein Rechnersystem

Profil de configuration distribue pour systeme d'ordinateur

PATENT ASSIGNEE:

DIGITAL EQUIPMENT CORPORATION, (313080), 146 Main Street, Maynard, MA 01754, (US), (applicant designated states: DE;FR;GB;IT;NL)

INVENTOR:

Miller, Steven P., 64 Warren Street, Newton, Massachusetts 02159, (US)  
Butler, W. Lampson, 180 Lakeview Avenue, Cambridge, Massachusetts 02138,  
(US)

LEGAL REPRESENTATIVE:

Dubois-Chabert, Guy et al (15351), Societe de Protection des Inventions  
25, rue de Pontrieu, 75008 Paris, (FR)

PATENT (CC, No, Kind, Date): EP 479660 A2 920408 (Basic)  
EP 479660 A3 921119  
EP 479660 B1 961023

APPLICATION (CC, No, Date): EP 91402602 910930;

PRIORITY (CC, No, Date): US 591784 901002

DESIGNATED STATES: DE; FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: G06F-009/46;

CITED PATENTS (EP A): EP 384339 A

CITED REFERENCES (EP A):

EXE vol. 2, no. 6, November 1987, U.K. pages 58 - 61; Johnson, H.; Adams,

M: 'RPC: the key to distributed software.';

ABSTRACT EP 479660 A2

A distributed computing system using a data communications network may have a number of service providers for a given service or remote procedure call. A client on the network makes reference to a name service to obtain the network address of one of these service providers. The name service maintains for each client or group of clients a configuration profile of the service providers in order to resolve the issue of selecting one of the several service providers when a request is made. A single configuration profile is a priority-ordered search list that maps from a service identifier (e.g., remote procedure call interface specification) into service provider (e.g., remote procedure call server) names. A configuration profile may include names for individual service providers, and/or named groups of service providers, and/or other configuration profiles. Configuration profiles are stored in a manner that makes them accessible throughout the distributed system, e.g., in the name service. Configuration profiles may be chained together by referencing other configuration profiles to provide a hierarchy of configuration profiles. (see image in original document)

ABSTRACT WORD COUNT: 178

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920408 A2 Published application (A1with Search Report  
;A2without Search Report)  
Search Report: 921119 A3 Separate publication of the European or  
International search report  
Examination: 930623 A2 Date of filing of request for examination:  
930426  
Change: 950308 A2 Representative (change)  
Examination: 950412 A2 Date of despatch of first examination report:  
950301  
Grant: 961023 B1 Granted patent  
Oppn None: 971015 B1 No opposition filed

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	1600
CLAIMS B	(English)	EPAB96	1604
CLAIMS B	(German)	EPAB96	1412
CLAIMS B	(French)	EPAB96	1916
SPEC A	(English)	EPABF1	5081
SPEC B	(English)	EPAB96	4983

Total word count - document A 6681  
Total word count - document B 9915  
Total word count - documents A + B 16596

4/5/1

DIALOG(R) File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00942632

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Portable shopping and order fulfillment system

Tragbares Einkaufs- und Bestellungsausfuhrungssystem

Systeme portable d'achats et d'execution de commande

PATENT ASSIGNEE:

SYMBOL TECHNOLOGIES, INC., (417665), One Symbol Plaza, Holtsville, New York 11742-1300, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Beach, Robert, 1850 Middleton Avenue, Los Altos, CA 94204, (US)  
Tracy, William X., 33 Bellmore Street, Floral Park, NY 11001, (US)  
Roslak, Thomas K., 34 Andy's Lane, Eastport, NY 11941, (US)  
Klein, John, 220 La Via Azul Ct., Morgan Hill, CA 95037, (US)

LEGAL REPRESENTATIVE:

Wagner, Karl H., Dipl.-Ing. et al (12561), WAGNER & GEYER Patentanwalte  
Gewurzmühlstrasse 5, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 856812 A2 980805 (Basic)  
EP 856812 A3 990506  
APPLICATION (CC, No, Date): EP 97122695 971222;  
PRIORITY (CC, No, Date): US 780023 961220; US 866690 970530  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G06K-017/00;

ABSTRACT EP 856812 A2

The present invention relates to an improved order fulfillment system. The system is provided with improved data entry system for selecting items for purchase by a customer, and an improved item collection terminal and order delivery system. The portable terminal to be used for collecting of items is provided with an audio as well as video presentation means which are used to provide assistance to the terminal user.

ABSTRACT WORD COUNT: 70

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980805 A2 Published application (A1with Search Report  
;A2without Search Report)

Search Report: 990506 A3 Separate publication of the European or  
International search report

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9832	1856
SPEC A	(English)	9832	15736
Total word count - document A			17592
Total word count - document B			0
Total word count - documents A + B			17592

4/5/2

DIALOG(R)File 348:European Patents  
(c) 1999 European Patent Office. All rts. reserv.

00804219

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

System and method for voice controlled video screen display

Verfahren und Einrichtung zur Sprachsteuerung von Bildschirmanzeigen

Systeme et methode pour ecran video d'affichage controle par la voix

PATENT ASSIGNEE:

AT&T IPM Corp., (1907680), 2333 Ponce de Leon Boulevard, Coral Gables,  
Florida 33134, (US), (applicant designated states: DE;ES;FR;GB)

INVENTOR:

Brown, Michael Kenneth, 285 Lewis Street, North Plainfield, New Jersey  
07060, (US)

Buntschuh, Bruce Melvin, 10 Riverbend Road, Berkeley Heights, New Jersey  
07922, (US)

LEGAL REPRESENTATIVE:

Johnston, Kenneth Graham et al (32381), Lucent Technologies (UK) Ltd, 5  
Mornington Road, Woodford Green Essex, IG8 OTU, (GB)

PATENT (CC, No, Kind, Date): EP 747881 A2 961211 (Basic)  
EP 747881 A3 980304

APPLICATION (CC, No, Date): EP 96303839 960529;

PRIORITY (CC, No, Date): US 460955 950605

DESIGNATED STATES: DE; ES; FR; GB

INTERNATIONAL PATENT CLASS: G10L-007/10; G10L-007/08;

ABSTRACT EP 747881 A2

A system and method for a voice controlled video screen display system are provided. The voice controlled system is useful for providing "hands-free" navigation through various video screen displays such as the World Wide Web network and interactive television displays. During operation of the system, language models are derived from incoming data in applications such as the World Wide Web network.

ABSTRACT WORD COUNT: 73

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 961211 A2 Published application (A1with Search Report  
;A2without Search Report)  
Search Report: 980304 A3 Separate publication of the European or  
International search report  
Examination: 981021 A2 Date of filing of request for examination:  
980824

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	560
SPEC A	(English)	EPAB96	2641
Total word count - document A			3201
Total word count - document B			0
Total word count - documents A + B			3201
?			

5/7/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 1999 Institution of Electrical Engineers. All rts. reserv.

6252867 INSPEC Abstract Number: B1999-07-6220-001, C1999-07-6110F-001  
**Title: Using the Coats-Mellon operational specification. Putting design theory to a real-world test**

Author(s): Coats, M.; McCloskey, M.; Molla, T.  
Journal: Dr. Dobb's Journal vol.24, no.6 p.23-4, 26-9, 32-3  
Publisher: Miller Freeman,  
Publication Date: June 1999 Country of Publication: USA  
CODEN: DDJSMD ISSN: 1044-789X  
SICI: 1044-789X(199906)24:6L.23:UCMO;1-U  
Material Identity Number: B719-1999-005  
Language: English Document Type: Journal Paper (JP)  
Treatment: Applications (A)

Abstract: M. Coats and T. Mellon (ibid., June 1995), introduced the Coats-Mellon operational specification (CMOS), a methodology for defining user-based scenarios that represent a complete and accurate model of system behavior. For the most part, that article focused on the methodology's constructs and usage, using an automated teller machine example to show how the method works, producing diagrams that could be transitioned to an object-oriented and/or structured analysis model. In this article, we describe how CMOS has been used since then on real-world projects. The Mayer Receiver Project, for instance, is a hardware/software development project at the Motorola Space Systems and Services Division (SSSD). The purpose of the project is to provide secure communications. The Mayer Receiver is a specialized processor of message packets in a communications system. This small project currently includes 21,000 lines of integrated C++ and Java code and is being updated to add another 10,000 lines. The software controls the hardware to allow data input, then processes that data for dissemination. The software is controlled by a graphical user interface (GUI). The CMOS method was used to synthesize, analyze and validate the software requirements for the Mayer Receiver. (6 Refs)

Copyright 1999, IEE

5/7/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 1999 Institution of Electrical Engineers. All rts. reserv.

6069291 INSPEC Abstract Number: C9812-6130M-022  
**Title: MEMIS-MHEG Environment for Multimedia Information and Simulation**  
Author(s): Gauton, A.; Durrani, T.  
Author Affiliation: Signal Process. Div., Strathclyde Univ., Glasgow, UK  
Conference Title: Proceedings of the 1998 IEEE International Conference on Acoustics, Speech and Signal Processing, ICASSP '98 (Cat. No.98CH36181)  
Part vol.6 p.3813-16 vol.6  
Publisher: IEEE, New York, NY, USA  
Publication Date: 1998 Country of Publication: USA 6 vol. lxiii+3816 pp.  
ISBN: 0 7803 4428 6 Material Identity Number: XX98-01420  
U.S. Copyright Clearance Center Code: 0 7803 4428 6/98/\$10.00  
Conference Title: Proceedings of the 1998 IEEE International Conference on Acoustics, Speech and Signal Processing  
Conference Sponsor: IEEE Signal Process. Soc  
Conference Date: 12-15 May 1998 Conference Location: Seattle, WA, USA  
Language: English Document Type: Conference Paper (PA)  
Treatment: Applications (A); Practical (P)  
Abstract: MHEG represents a new multimedia and hypermedia standard proposed by ISO/IEC. This paper presents a new software authoring environment based around MHEG-5 that offers users a vehicle for creating multimedia applications that can interact with external programs which involve intense computational tasks. MEMIS provides a linkage between a multimedia front-end and externally available computational processes. The paper provides a background to the development of the environment, by identifying the facilities offered by MHEG, discusses the efficacy offered by MHEG vs JAVA for multimedia development; and then covers the

development process and includes specific exemplars of the environment for managing multimedia applications which include (a) real-time signal processing embedded within a LabVIEW kernel, (b) **automatic teller machines**, (c) set top box, and (d) kiosks for Internet commerce that utilises MATLAB type calls. The results include system level architecture for multimedia implementation, and the timing requirements for such applications. (5 Refs)

Copyright 1998, IEE

5/7/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 1999 Institution of Electrical Engineers. All rts. reserv.

5335255 INSPEC Abstract Number: B9609-6210L-080, C9609-5620W-026

**Title: The etaCOM network**  
Author(s): Olsen, L.  
Conference Title: Proceedings. The First Annual Conference on Emerging Technologies and Applications in Communications (Cat. No.96TB100035) p. 94-6  
Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA  
Publication Date: 1996 Country of Publication: USA ix+205 pp.  
ISBN: 0 8186 7585 3 Material Identity Number: XX96-00950  
U.S. Copyright Clearance Center Code: 0 8186 7585 3/96/\$5.00  
Conference Title: Proceedings of COM'96. First Annual Conference on Emerging Technologies and Applications in Communications  
Conference Sponsor: IEEE Comput. Soc. Tech. Committee on Comput. Commun.; ACM SIGARCH; ACM SIGCOMM; ACM SIGMULTI  
Conference Date: 7-10 May 1996 Conference Location: Portland, OR, USA  
Language: English Document Type: Conference Paper (PA)  
Treatment: Applications (A)  
Abstract: The goal of the etaCOM network is twofold. One to handle the applications to be exhibited and the other to demonstrate the network itself. Five technology tracks are demonstrated: ATM, Internet, wireless, multimedia, and client-server. The etaCOM network shows the following: (a) ATM interoperability; (b) temporary Internet services; (c) wireless Internet services; (d) **automatic teller machines** with video hookup; and (e) JAVA and etaCOM. (0 Refs)

Copyright 1996, IEE

5/7/4 (Item 4 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 1999 Institution of Electrical Engineers. All rts. reserv.

4932410

**Title: SNA reaches its crossroads (network updating)**  
Author(s): Costello, J.  
Journal: Communications Networks vol.12, no.3 p.37-8, 40  
Publication Date: March 1995 Country of Publication: UK  
CODEN: CNTEQ ISSN: 0266-8009  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: What to do with old SNA/Ethernet legacy systems is a matter of some debate for companies these days. Multinational organisations are looking to extend the life of their business-critical X.25 networks. At the same time, the PC population in these companies continues to grow, and new client/server applications are developed for the comparatively anarchic world of connectionless LAN traffic. There is a need to integrate the two environments, and deliver host-based SNA alongside LAN traffic. LAN emulation software enables PCs to access the mainframe via SNA gateways, while some organisations are adopting TCP / IP as the WAN "glue", encapsulating all but that native protocol over a router-based network of X.25, frame relay or leased lines. IBM is offering some interesting alternative networking solutions for today's business needs and is also gearing up for the ATM routing of the future. (0 Refs)

Copyright 1995, IEE

5/7/5 (Item 1 from file: 233)  
DIALOG(R) File 233:Microcomputer Abstracts  
(c) 1999 Information Today Incl. All rts. reserv.

00543384 99IE08-001

**Put your money in a mattress**

Internet World , August 1, 1999 , v5 n26 p10, 1 Page(s)

ISSN: 1081-3071

Company Name: Bank One; Wingspan

Relates the author's experiences visiting the electronic banking sites of Bank One. Reports that the requirement to create an account name and password periodically freezes the **browser**. Mentions that the day after Bank One Online opened, the site suffered a server outage for a few days. Mentions that the regular banking activity of checking balance and account activity were difficult and slow. Explains that Wingspan offers fee-free checking, free bill payment service, and the ability to sort transactions by date, description, withdrawal and deposit. Explains that Wingspan customers can use Bank One's largest **automated teller machine** network, a selling point for opening a Bank One account. Presents a comparison of Wingspan and Bank One Online. (MEM)

5/7/6 (Item 2 from file: 233)  
DIALOG(R) File 233:Microcomputer Abstracts  
(c) 1999 Information Today Incl. All rts. reserv.

00471853 97CW09-105

**Bank uses Java to move online -- First Tennessee answers call for services on the 'net**

Gaudin, Sharon

Computerworld , September 8, 1997 , v31 n36 p45, 47, 2 Page(s)

ISSN: 0010-4841

Company Name: First Tennessee Bank

Reports on the use of **Java** to provide customers of the First Tennessee Bank with Internet-based online banking services. Explains that the bank is launching services to include online **automated teller machine** (ATM), check registration, bill paying, and financial advisory services. Claims that the **Java**-based system will provide the cross-platform capabilities that are necessary, and claims that the use of **Java** will put the bank ahead in the game. Also emphasizes the enhanced security provided by a **Java**-based application. Includes one photo. (kgh)

5/7/7 (Item 3 from file: 233)  
DIALOG(R) File 233:Microcomputer Abstracts  
(c) 1999 Information Today Incl. All rts. reserv.

00463008 97CW06-301

**Sun to link banks via Java -- Web road map to tie legacy apps, stock traders**

Hoffman, Thomas

Computerworld , June 23, 1997 , v31 n25 p1, 16, 2 Page(s)

ISSN: 0010-4841

Company Name: Sun Microsystems

Product Name: Sun Connect

Announces that Sun Microsystems, Inc. of Mountain View, CA will unveil the Sun Connect architecture, a set of middleware products that are designed to help banks and brokerages to tie all of their financial services together via the Web. Says that Sun Connect is based on Sun technologies such as **Java** and JavaBeans. Explains that the architecture relies on Sun's **Java** technology and open application programming interfaces (API) to connect legacy systems that support various customer delivery channels, including **automated teller machines** (ATM) and PC/Web-based stock-trading systems. Notes that a brokerage can use Sun Connect to deploy the applications across all its Web-enabled delivery channels. Concludes that Sun Connect may be tougher to sell to conservative banks, where security and reliability are extremely important. (smg)

4/7/1 (Item 1 from file: 233)  
DIALOG(R) File 233:Microcomputer Abstracts  
(c) 1999 Information Today Incl. All rts. reserv.

00543112 99XP08-009

Palm VII -- Got the whole world in your hand  
Dosland, Brad  
Maximum PC , August 1, 1999 , v4 n8 p87, 1 Page(s)  
ISSN: 1088-5439  
Company Name: 3Com  
URL: <http://www.palm.net>  
Product Name: 3Com Palm VII

Presents a very favorable review of the Palm VII (\$599) a personal digital assistant from 3Com (800). Relates that for \$25 a month, Palm VII owners can download 150K, roughly 750 screens of data from Bell South's wireless network. Says that it does not really access the Web, but uses a special service called ``Web clipping,'' in which content providers must build a simple application that parses **HTML** data and Web scripts to snatch information, ranging from the nearest **ATM machine** to current stock prices, from thin air. Features 160 X 160 grayscale resolution, 2MB of memory, an IrDA port, a docking port, an 8,000bps wireless port, and a flip-up antenna which activates the service. Points out that it is missing the flip cover which protects the screen. Concludes that it is a dream come true that fulfills the promise of wireless data. Rates it nine on a scale of one to ten. Includes one photo, one product summary, one sidebar, one diagram, and a product source guide. (KMH)

?

10/3,K/1 (Item 1 from file: 267)  
DIALOG(R) File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00001175

**SPECIAL REPORT:ON-LINE GAMBLING MAY MAKE OR BREAK CARDS**  
RETAIL DELIVERY SYSTEMS NEWS  
June 21, 1996 VOL: 1 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 810 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Web], you can literally have millions of people gambling," Roemmele said.  
Most casinos already have automated teller machines (ATMs), which allow consumers to obtain cash advances on their credit cards. Moral judgments notwithstanding...and Sports International's Antiguan off-shore gambling site (<http://www.intersphere.com/bet/casino.html>).  
Laws on Internet gambling may be non-existent, but strict regulations likely will emerge as...

10/3,K/2 (Item 2 from file: 267)  
DIALOG(R) File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00001071

**ON-LINE GAMBLING MAY MAKE OR BREAK CARDS**  
CARD NEWS  
June 10, 1996 VOL: 11 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1192 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Web], you can literally have millions of people gambling," Roemmele said.  
Most casinos already have automated teller machines (ATMs), which allow consumers to obtain cash advances on their credit cards. Moral judgements notwithstanding...and Sports International's Antiguan off-shore gambling site (<http://www.intersphere.com/bet/casino.html>).  
Laws on Internet gambling may be non-existent now, but strict regulations likely will emerge...

8/3,K/1 (Item 1 from file: 625)  
DIALOG(R) File 625:American Banker Publications  
(c) 1999 American Banker. All rts. reserv.

0184935

Dumbing Down the PC To Create a New 'Appliance'  
American Banker - July 15, 1996; Pg. 8A; Vol. 161, No. 133  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,087

BYLINE:  
By DREW CLARK

TEXT:

...public networks, Oracle and Sun are teaming up with Netscape, whose Navigator software dominates the Web - browser market, as well as IBM and Apple Computer. In May the consortium

put forth standards...

...Sun said the company would also market the desktop device to corporations, with the powerful Java computer language embedded in it. The cost within a corporate work group could be a...

...The screens on Philips and Nortel phones have keypad-input systems much like those on automated teller machines . Building upon an existing alliance with Citicorp and the telephone company Nynex, Philips recently gave...

8/3,K/2 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 1999 American Banker. All rts. reserv.

0166763

**U.S. Bancorp, Microsoft Paving New Roads to \*On-Line Banking**  
American Banker - February 16, 1996; Pg. 10A\ ; Vol. 161, No. 31  
WORD COUNT: 1,458

BYLINE:

By KAREN EPPER

TEXT:

...deposit boxes," Ms. Parker joked.  
Customers would enter the on-line bank through an Internet browser .  
They then would be able to apply for and check various accounts (not just basic  
...)

...Parker said. "And that's much broader than what traditionally has been delivered over an automated teller machine or telephone. The PC has much greater capabilities."  
Indeed, banking over the Internet itself seems...Mass. Research said, Forrester said, "There was nothing new there." With Sun Microsystems Inc.'s Java programming language already sweeping the nascent market for Internet building and being used by a...

8/3,K/3 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00302175 (USE FORMAT 7 FOR FULLTEXT)

**Java goes full circle**

Anonymous

Bank Technology News, v9, n12, p9-10, Dec 1996 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 00903

X

...ABSTRACT: original plan for programming language, Java: applications for the nontraditional device. NCR Corp. will debut automated teller machines (ATM) and kiosks incorporating Java applets at the Bank Administration Institute's Retail Delivery Systems show in December 1996. FICS already has demonstrated a prototype set of Java applets on a browser -equipped ATM at SIBOS in Florence, Italy. Java is also popping up in many smart card applications, as well. As is the case with ATMs, Java brings platform independence to the smart card business, a much needed improvement given that there...

8/3,K/4 (Item 2 from file: 268)  
DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00301664 (USE FORMAT 7 FOR FULLTEXT)

Internet insight

Kolor, Joanna

Bank Technology News, v9, n11, p9,12+, Nov 1996 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 01850

... conventional infrastructure of financial institutions, combined with the skyrocketing statistics of voice response units and **automated teller machines** indicating consumers craving for convenience. In addition, more PCs were showing up at home and work. More people were subscribing to online service providers and **browsers** were making it easy to get on the Internet. It seemed to be a logical...

**8/3,K/5 (Item 1 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 1999 The Dialog Corp. All rts. reserv.

00002656

**SFNB INTERNET BANKING GETS TOP RATING**

RETAIL DELIVERY SYSTEMS NEWS

December 6, 1996 VOL: 1 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 536 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...compatibility, although our judges could not access an on-line banking demonstration through an Explorer **browser**. The site offers information for customers that might be having problems with linkages and about...

...products

soon. Basic checking includes 20 free bill payments per month, free checks and free **automated teller machine** use. The bank charges \$4.

**8/3,K/6 (Item 2 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 1999 The Dialog Corp. All rts. reserv.

00002554

**NEW MARKETING APPROACHES WIN OVER TRADITIONAL PRACTICES**

RETAIL DELIVERY SYSTEMS NEWS

November 22, 1996 VOL: 1 ISSUE: 24 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1333 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...schemes do not exist and market research is unavailable, Neumann says.

Alternative ideas include using **automated teller machine** (ATM) screens and voice response units to advertise your home page and PC banking. If...

...additional on-line marketing options with some caveats:

\* Buy banner advertisements in search engines or **browsers**. This expensive alternative -- it can cost thousands -- will reach the technologically competent but still is...

8/3,K/7 (Item 3 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00002408

SMART CARD MARKET RIPE FOR STANDARDS BATTLE  
RETAIL DELIVERY SYSTEMS NEWS  
November 8, 1996 VOL: 1 ISSUE: 23 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 972 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Mountain View, Calif.-based Netscape and Sun Microsystems, also of Mountain View.

Sun created a Java-based open API for smart cards that is being used by at least one vendor...

...only run on Sun's chip operating system, industry observers say.

"That's exactly what Java is thinking," says Tom Lesback, director of marketing and business development for smart cards and...

...Cross-Application

Schlumberger is the first smart card vendor to create a card with the Java system.

The Java virtual machine for smart cards includes several layers -- the operating system, which surrounds the microprocessor or chip, and the Java interpreter, that lies on top of the operating system and communicates between the applications and the operating system. The applications, of course, must be written in the Java API. The interpreter acts as a security layer preventing applications from commingling.

For example, loyalty...

...security for applications. Previous operating systems that were out there were not as good as Java, he adds.

Additionally, the ...have made proprietary operating systems for the smart cards but there is no standard."

The Java system also will allow users to download and update applications remotely at automated teller machines or personal computers, for example, Lesback says.

Dominance of the Java system will be limited by several factors, including security and chip size, critics say.

Downloading...

...in Boelingen, Germany.

Additionally, today's chips do not have enough memory to hold the Java system, he says.

Standard cards have about 256 bytes of random access memory (RAM) but the Java system requires at least 512 bytes. Some upscale chips have 512 bytes of RAM but that is just enough for the Java system and leaves no room for security socket functions that may be used by the...

...them less attractive to consumers, Henn warns.

"For the current chips that are in use, [Java] doesn't make sense. However, it makes sense for the new chips in development in..."

8/3,K/8 (Item 4 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00002010

**IMAGE VENDORS WON'T GET HIT WITH IBM DEAL**  
FINANCIAL SERVICES REPORT  
September 25, 1996 VOL: 13 ISSUE: 20 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1215 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...customers want 24-hour financial services from their home, over the phone or via an **automated teller machine** [ATM]. They're time poor." He expects 65 percent of his bank's retail transactions...

...A PC user can establish contact with their bank through Integrion using a Netscape Navigator **browser** and an IBM dialer. The customer's call is routed via a local interface gateway...

**8/3,K/9 (Item 5 from file: 267)**  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00001899

**IMAGE VENDORS SEE NO IMMEDIATE THREAT IN IBM DEAL**  
ITEM PROCESSING REPORT  
September 12, 1996 VOL: 7 ISSUE: 18 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1215 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...customers want 24-hour financial services from their home, over the phone or via an **automated teller machine** [ATM]. They're time poor." He expects 65 percent of his bank's retail transactions...

...A PC user can establish contact with their bank through Integrion using a Netscape Navigator **browser** and an IBM dialer. The customer's call is routed via a local interface gateway...

**8/3,K/10 (Item 6 from file: 267)**  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00001283

**SUN TOUTS ONE-BROWSER THEORY**  
RETAIL DELIVERY SYSTEMS NEWS  
July 5, 1996 VOL: 1 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 543 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

With its **Java** programming language, Sun Microsystems, of Mountain View, Calif., claims banks can cut maintenance and operations...

...services over any delivery channel.

The company is focusing efforts on Internet applications with the **Java** programming language that is expected to allow banks to support only one **browser** for any access device.

Banks using **Java** can maintain their brands and deliver a similar look through PC banking, the teller platform, call center, **automated teller machines** and kiosks, says Rob Theis, corporate director for Sun's financial services group.

. Sun is onto the future of computing with Java , which can allow banks to maintain only one Internet channel to many devices, says Bill...

...Allen & Hamilton in New York: "I buy into it but it's down the road."

#### Java 's Advantage

Java is unique in that it can run on any platform and does not require a lot of processing power on the PC or workstation, Theis said.

A Java applet can reside in a browser and reach out to the designated server for the program needed at the time. The...

...Sun needs to convince software vendors to write more programs for Sun systems, and in Java rather than for its main competitors IBM and Hewlett-Packard because banks shop for software...

...breakthrough for Sun when software giant Redmond, Wash.-based Microsoft announced that it will support Java . However, Tim Sloan, a director with the Aberdeen Group, in Boston, warns that Microsoft may try to make Java its own. (Bill Burnham, Booz, Allen, 212/697-1900; Gina Sockolow, First Albany, 212/916...

...and financial modeling applications were from Sun.

Products: Sparc processing chip, Solaris operating system and Java .

Founded: 1982

Customers: About a dozen banks are developing Java applications.  
While it

8/3,K/11 (Item 7 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00000933

INTUIT TO RELEASE 'LIGHT' BANKING PRODUCT THIS SUMMER Transaction-Oriented Applications Offer Choice  
RETAIL DELIVERY SYSTEMS NEWS  
May 24, 1996 VOL: 1 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1131 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

#### TEXT:

...says Mark Hardie, a technology analyst with the Tower Group, of Wellesley, Mass. As with automated teller machines (ATMs), mass market products must be simple and straight forward while offering opportunity to grow...Quicken that will work as a plug-in application to Netscape Communication Corp.'s Navigator browser software. The interface is to be distributed free from Intuit's and Netscape's Web...

8/3,K/12 (Item 8 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00000607

AVOID ON-LINE LOAN PROBLEMS FOLLOWING THESE STRATEGIES  
RETAIL DELIVERY SYSTEMS NEWS  
April 12, 1996 VOL: 1 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 589 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...or be signed.

Current Regulations Apply Online

If an on-line service provides an Internet **browser** with an "adverse" response to an inquiry, or even if a lender scores a potential...

...includes ways for the applicant to confirm keyed-in information similar to the way an **automated teller machine** (ATM) confirms that a cardholder has requested a certain amount be withdrawn.

Another promising strategy...

8/3,K/13 (Item 9 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00000445

IBM LOOKING TO PROVIDE TURNKEY SOLUTIONS  
BANK AUTOMATION NEWS  
March 20, 1996 VOL: 8 ISSUE: 5 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 898 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...full service," Barrini said. OS/2 is the backbone for all bank consumer interfaces, including **automated teller machines** (ATM) and branch systems. Every Diebold ATM runs on OS/2, for example.

The call...demanding."

The biggest set of requirements for Internet banking are the issues revolving around Internet **browsers** such as Mountain View, Calif.-based Netscape, Barrini said.

"How do you enable customers with..."

8/3,K/14 (Item 10 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00000169

SECURITY ADVANCES MAY IMPROVE, NOT PERFECT, ON-LINE TRANSACTIONS  
CARD NEWS  
February 5, 1996 VOL: 11 ISSUE: 2 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 766 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...network. The processor can protect transactions from unauthorized access by taking a transaction from any **browser** and "locking it" with the same kind of hardware-based encryption as on **automated teller machines**, say Atalla officials. The product costs \$12,500. Don't expect hardware systems to be...U.S. Justice Department for unwittingly discriminating against potential applicants.

TIP: If you inform a **browser** on-line whether or not he qualifies for a credit product, you are obligated to...

...response shouldn't say "you qualify" but rather "you may qualify."

If you provide a **browser** with an "adverse" response to a credit inquiry, you could end up in violation of...

...at VeriSign  
of Mountain View, Calif.

TIP: Make sure your site includes ways for the **browser** to confirm keyed-in information before completing a transaction.  
(Michael Baum, VeriSign, 617/661-1234...)

8/3,K/15 (Item 11 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00000144

**STRATEGIES LENDERS CAN FOLLOW TO AVOID ON-LINE LOAN PROBLEMS**  
FINANCIAL SERVICES REPORT  
January 31, 1996 VOL: 13 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 989 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...application be in writing or be signed.

If an on-line service provides an Internet **browser** with an "adverse" response to an inquiry, or even if a lender scores a potential...includes ways for the applicant to confirm keyed-in information similar to the way an **automated teller machine** (ATM) confirms that a cardholder has requested a certain amount be withdrawn.

Another promising strategy...

?

12/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01194497 98-43892

Lynx update to support Posix, Java applications  
Pontin, Jason  
InfoWorld v18n16 PP: 44 Apr 15, 1996  
ISSN: 0199-6649 JRNL CODE: IFW  
WORD COUNT: 322

...ABSTRACT: Version 2.4, that will run on multiple platforms and support applications developed in the Java programming language. Due in May 1996, the operating system will support recent extensions to Portable...

... time operating systems are used in mission-critical systems, such as transaction processing applications and automatic teller machines .

12/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01030262 96-79655

Satellite links let cash flow out to sea  
Weinberg, Neal  
Computerworld v29n19 PP: 56 May 8, 1995  
ISSN: 0010-4841 JRNL CODE: COW  
WORD COUNT: 609

ABSTRACT: In May 1995, Carnival Corp. became the first cruise line to provide shipboard automatic teller machines when it began bouncing data off a satellite to Bank Atlantic. The 64K-byte satellite...

... up as an enterprisewide network with a Sun Microsystems Inc. SPARCstation 10 server and a TCP IP backbone.

12/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

00981805 96-31198

TGV launches token-based security ware  
Brown, Patricia  
CommunicationsWeek n529 PP: 4 Oct 31, 1994  
ISSN: 0746-8121 JRNL CODE: CWE

ABSTRACT: TGV Inc. has introduced Secure/IP, security software for TCP / IP networks that authenticates user access via data-encryption tokens, rather than traditional passwords. The token...

... because they combine both a personal identifier - like the personal identification number used with an automatic teller machine bank card - and the token itself.

12/3,K/4 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 1999 Resp. DB Svcs. All rts. reserv.

01643940 (USE FORMAT 7 OR 9 FOR FULLTEXT)

IBM Revamps OS/2  
(IBM's new strategy is to make OS/2 the best platform for running thin-client applications such as electronic commerce)  
CommunicationsWeek, n 634, p 21  
October 21, 1996  
DOCUMENT TYPE: Journal ISSN: 0748-8121 (United States)

\* ctael

LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 494

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Rankin's unit is responsible for delivering network computing solutions atop OS/2, such as "Java enablement," Atkins said, while his unit is responsible for working with existing OS/2 customers, such as **automated teller machine** customers.

CITED

IBM expects the first OS/2 enhancement no later than the start of next...

12/3,K/5 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 1999 Resp. DB Svcs. All rts. reserv.

01199233 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**FUJITSU-ICL ADDS TCP/IP SUPPORT FOR FUJITSU SERIES 7000**  
(Fujitsu-ICL Systems Inc added TCP/ IP support for its Fujitsu Series 7000 Automatic Teller Machines)  
Computergram International, n 2668, p N/A  
May 22, 1995  
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 49

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
(Fujitsu-ICL Systems Inc added TCP/ IP support for its Fujitsu Series 7000 Automatic Teller Machines)

TEXT:

Fujitsu-ICL Systems Inc has added TCP /IP support for its Fujitsu Series 7000 Automatic Teller Machines and Cash Dispensers so that banks can connect the terminals to an Ethernet that supports all branch systems using TCP /IP , and link the whole lot to the host mainframe over a single phone line.

...

12/3,K/6 (Item 1 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 1999 CMP. All rts. reserv.

01107268 CMP ACCESSION NUMBER: CWK19961021S0034  
**IBM Revamps Os/2 - Details reorganization strategy and deliverables**  
Marcia A Jacobs  
COMMUNICATIONSWEEK, 1996, n 634, PG21  
PUBLICATION DATE: 961021  
JOURNAL CODE: CWK LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: LANs & Servers - Network Operating Systems, Adapters, Wiring, Backup  
WORD COUNT: 407

CITED

... Rankin's unit is responsible for delivering network computing solutions atop OS/2, such as "Java enablement," Atkins said, while his unit is responsible for working with existing OS/2 customers, such as **automated teller machine** customers.

IBM expects the first OS/2 enhancement no later than the start of next...

12/3,K/7 (Item 2 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 1999 CMP. All rts. reserv.

00599793 CMP ACCESSION NUMBER: CWK19910819S2004

**Tele Launches Frame Relay**

MALCOLM LAWS

COMMUNICATIONSWEEK INTERNATIONAL, 1991, n 069, 3

PUBLICATION DATE: 910819

JOURNAL CODE: CWI LANGUAGE: English

RECORD TYPE: Fulltext

SECTION HEADING: WORLD NEWS

WORD COUNT: 478

... faster than X.25 packet switching, which works better with terminal-to-host applications like automated teller machines than with LANs, and is more flexible than multi-protocol TCP / IP -based routing.

Both TCP/IP and frame relay services will be offered by Tele under...

12/3,K/8 (Item 3 from file: 647)

DIALOG(R)File 647:CMP Computer Fulltext

(c) 1999 CMP. All rts. reserv.

00513363 CMP ACCESSION NUMBER: CWK19921221S0065

WILL SNA TRAFFIC ENCAPSULATED WITHIN TCP/IP BE FAST ENOUGH? (Mier's Network Notes)

EDWIN E. MIER

COMMUNICATIONSWEEK, 1992, n 434, 16

PUBLICATION DATE: 921221

JOURNAL CODE: CWK LANGUAGE: English

RECORD TYPE: Fulltext

SECTION HEADING: Internetworking

WORD COUNT: 508

... which is IBM's version of LAN Manager, except that IBM added optional support for TCP /IP in the latest version, 3.0.) The IBM terminals and automated teller machines would continue to run off a local controller at first. But this functionality would eventually...

12/3,K/9 (Item 1 from file: 674)

DIALOG(R)File 674:Computer News Fulltext

(c) 1999 IDG Communications. All rts. reserv.

055571

Hong Kong Bank Trading in Packets for Frame-Relay Net

Computerworld Financial Services Journal

Bank aiming to consolidate networks in London, Buffalo and Hong Kong

Byline: Alan Alper

Journal: Computerworld Page Number: F5

Publication Date: October 01, 1996

Word Count: 707 Line Count: 66

Text:

... SNA networks and LANs, which handle everything from corporate cash management to branch and automated teller machine (ATM) transactions spanning its major regional hubs in Hong Kong, London and Buffalo, N.Y...

... times the capacity of the bank's packet switch network, bank officials estimated. And trendy TCP /IP didn't seem resilient or capable enough to handle HSBC's daily transaction volumes generated...

...the SNA/frame-relay wave," he said. The bank's decision not to go with TCP /IP was, in retrospect, wise as well. Many organizations that have attempted to convert all traffic to TCP /IP are generally unhappy with the outcome. "Frame relay does what any virtual circuit protocol does...

12/3,K/10 (Item 2 from file: 674)

DIALOG(R)File 674:Computer News Fulltext

(c) 1999 IDG Communications. All rts. reserv.

051658

**SNA over frame relay: What to look for**

**Wan Monitor**

Byline: Daniel Briere and Christine Heckart

Journal: Network World Page Number: 22

Publication Date: May 06, 1996

Word Count: 559 Line Count: 50

Text:

... meshed private-line environment and handles SNA by first encapsulating the SNA packet into a TCP /IP packet and then encapsulating this into frame relay. Typically, SNA polling is terminated locally so...

... an SNA packet is 200 to 1,200 bytes, while transactions from devices such as **automatic teller machines** are only 2 to 8 bytes. In either case, the DSLw approach adds a high...

... 1490 encapsulates SNA and other protocols directly into frame relay without first encapsulating them into TCP /IP , which means no additional overhead. The encapsulation is done transparently at Layer 2 instead of...

**12/3,K/11 (Item 3 from file: 674)**

DIALOG(R)File 674:Computer News Fulltext

(c) 1999 IDG Communications. All rts. reserv.

049220

**Down-to-earth pricing for Jupiter FRAD**

Byline: Michael Cooney

Journal: Network World Page Number: 21

Publication Date: January 15, 1996

Word Count: 494 Line Count: 47

Text:

... is designed for remote branch applications where there are no LANs present, such as with **automated teller machines** . Jupiter's kFRAD starts at \$1,095. The hFRAD is a host site concentration device...

... terminate that traffic locally and keep it off the backbone. In addition, the devices support TCP /IP 's Routing Information Protocol and IPX routing protocols for sending LAN traffic over the frame...

**12/3,K/12 (Item 4 from file: 674)**

DIALOG(R)File 674:Computer News Fulltext

(c) 1999 IDG Communications. All rts. reserv.

048125

**Low-end IBM router to double power**

Byline: Michael Cooney

Journal: Network World Page Number: 105

Publication Date: November 13, 1995

Word Count: 329 Line Count: 29

Text:

... well. Release 3 of the router's software will support a variety of SNA and TCP / IP connectivity options. For example, the offering will run Data Link Switching, which lets SNA data flow over TCP /IP nets, and support Synchronous Data Link Control and frame relay point-to point protocol communications...

... based data to flow over an ISDN link. Many branch office environments, especially banks with **automated teller machines** , need the bisynchronous support, Leach noted. Pricing for the new 2210 was not available.

12/3,K/13 (Item 5 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 1999 IDG Communications. All rts. reserv.

040643

**TGV boosts security in TCP/IP nets**

Byline: Jim Duffy

Journal: Network World Page Number: 16

Publication Date: October 31, 1994

Word Count: 391 Line Count: 38

Text:

... Calif. TGV, Inc. last week announced client/server-based software that is intended to make TCP /IP networks more secure. Called Secure/IP, the software's server component runs on Digital Equipment Corp. VAX and Alpha systems that also run TGV's MultiNet TCP /IP software. The client package operates on Windows workstations running TGV's MultiNet for Windows product. Secure/IP controls user access and authentication in MultiNet-based TCP / IP networks. The software prevents unauthorized access to networked resources through the use of hardware ``tokens...''

... onetime use basis and employ a personal identifier - much like the personal identification numbers for automated teller machine transactions - token-based passwords are useless if captured by hackers or other net intruders. Secure...

... needs (see graphic). When a MultiNet for Windows user logs on to a MultiNet-based TCP / IP net, Secure/IP requests that user's personal identification code. If the code issued is...

12/3,K/14 (Item 6 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 1999 IDG Communications. All rts. reserv.

040632

**Wireless Data Services**

**Wireless Networks**

Byline: James Kobielsus

Journal: Network World Page Number: 44

Publication Date: November 07, 1994

Word Count: 4187 Line Count: 414

Text:

... link encryption. Rees is evaluating wireless data services for security-sensitive financial applications, such as automated teller machines capable of rapid deployment to public events where terrestrial circuits cannot be quickly or cost...

... through asynchronous modems or Internet links. Second, you will have to run the appropriate protocols (TCP /IP , IPX/SPX, SNA or LU 6.2) over end-to-end connections between wireless terminals...with radio links. CDPD providers claim that you'll be able to run your existing TCP /IP applications with minimal modification over their networks, which could give CDPD a performance advantage over packet radio nets. ``The CDPD specification is based on industry-standard TCP /IP protocols,'' says McCaw's Berman. ``CDPD networks can route native TCP /IP packets. For RAM Mobile and ARDIS to route TCP /IP traffic on their networks, they need back-end gateways that convert or encapsulate TCP /IP packets into a proprietary protocol, which can result in a significant performance degradation.'' You may...

12/3,K/15 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

NCR APPLIES TELLER MACHINE TECHNOLOGY TO SECURING TOP END TRANSACTION

MONITOR FOR THE INTERNET.

Computergram International, n932, pCGN06120010

June 12, 1996

ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 322 LINE COUNT: 00027

TEXT:

...provide the same kind of security already provided - and accepted by the banking industry - in automated teller machines . It involves providing a Java Remote Client that can access Top End over the Internet. This 50Kb client, based on teller machine code recoded for the Java virtual machine, is said to be much speedier than Netscape Communications Corp Navigator. Top End...

12/3,K/16 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 1999 The Gale Group. All rts. reserv.

01904170 SUPPLIER NUMBER: 17825625 (USE FORMAT 7 OR 9 FOR FULL TEXT)

TCP/IP: Hypercom TCP/IP gateway protects investment in legacy systems; minimizes services costs, streamlines bandwidth allocation & management. (Product Announcement)

EDGE: Work-Group Computing Report, v7, n296, p31(1)

Jan 15, 1996

DOCUMENT TYPE: Product Announcement LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 554 LINE COUNT: 00052

... central environment.

PREVIOUS METHODS

When migrating to client/server environments, remote legacy equipment such as automatic teller machines (ATMs) in banking organizations often have to be scrapped and upgraded in favor of TCP /IP -based hardware. Some vendors have dealt with this problem by encapsulating the legacy traffic in TCP /IP headers.

This requires reconfiguration of the host to strip away the headers, and involves a...

12/3,K/17 (Item 3 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 1999 The Gale Group. All rts. reserv.

01714038 SUPPLIER NUMBER: 16288937 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Remote access: new Cisco products target IBM remote access, easing migration to client/server applications.

EDGE, on & about AT&T, v9, n330, p24(1)

Nov 21, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 497 LINE COUNT: 00042

TEXT:

...way to the desktop, providing access to SNA applications through the simpler and more flexible TCP /IP protocol. NCIA will be implemented as an option in third-party SNA host access software...

...particular interest to the banking industry, which uses bisync extensively to transmit data from remote automated teller machines (ATMs) to corporate mainframes. Banks now can dispense with dedicated bisync facilities and use their...

12/3,K/18 (Item 4 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 1999 The Gale Group. All rts. reserv.

01441770      SUPPLIER NUMBER: 10991006      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Glossary of LAN terms. (Tutorial) (glossary)**  
Carr, Jim; Hinnens, Bonny  
LAN Magazine, v6, n7, p23(2)  
July, 1991  
DOCUMENT TYPE: glossary      ISSN: 0898-0012      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 1493      LINE COUNT: 00124

TEXT:

...System (NFS): Sun Microsystem's file-sharing protocols; runs on Transmission Control Protocol/ Internet Protocol (TCP /IP ). Network Interface Controller/Card (NIC): An adapter board providing the physical connection between a computer...

...high-end transaction-processing database management application used in financial transfers, airline reservation systems, and **automated teller machines** . Open Systems Interconnection (OSI) reference model: The International Standard's Organization's (ISO) seven-layer...

...for device-to-device communications on a network. Open Shortest Path First (OSPF) protocol: A TCP /IP routing protocol that uses user-defined parameters to determine the best," or shortest, path between...

...suite: A hierarchical set of related protocols; for example, the Transmission Control Protocol/Internet Protocol (TCP /IP ). Query By Example (QBE): A form of database front end that asks users to supply... that regenerates and amplifies signals to extend transmission distance. Reverse Address Resolution Protocol (RARP): A TCP /IP protocol that governs the translation of Data-Link Control (DLC) addresses into Internet Protocol (IP...).

...size, source address, or destination address on a large network. Routing Information Protocol (RIP): A TCP /IP protocol that governs how data packets are routed within a homogeneous network. RIP is known as an interior gateway protocol (in the TCP /IP environment, routers are called gateways) because it operates within a single organization's networks (a...

12/3,K/19      (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 1999 The Gale Group. All rts. reserv.

01343353      Supplier Number: 46122420      (USE FORMAT 7 FOR FULLTEXT)  
Hypercom legacy gateway extends the life of legacy devices as users upgrade hosts; Protects investments in legacy systems while speeding migration to client/server.  
Business Wire, p02051004  
Feb 5, 1996  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 524

... feature, an IEN FRAD or hybrid router will terminate legacy traffic from devices such as **automatic teller machines** (ATMs) in the branches. The gateway converts the data to TCP /IP before sending across the WAN. This way, when it reaches the central site, a legacy...

12/3,K/20      (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 1999 The Gale Group. All rts. reserv.

01333443      Supplier Number: 46048748      (USE FORMAT 7 FOR FULLTEXT)  
Hypercom TCP/IP Gateway protects investment in legacy systems; Minimizes services costs, streamlines bandwidth allocation and management.  
Business Wire, p1081017

Jan 8, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 549

... central environment.

Previous Methods

When migrating to client/server environments, remote legacy equipment such as **automatic teller machines** (ATMs) in banking organizations often have to be scrapped and upgraded in favor of **TCP /IP** -based hardware. Some vendors have dealt with this problem by encapsulating the legacy traffic in **TCP /IP** headers.

This requires reconfiguration of the host to strip away the headers, and involves a...

**12/3,K/21 (Item 3 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 1999 The Gale Group. All rts. reserv.

01327960 Supplier Number: 46001335 (USE FORMAT 7 FOR FULLTEXT)  
**MICROSOFT INTRODUCES SOGA - THE FIRST COMPREHENSIVE ARCHITECTURE DESIGNED TO MEET TCP/IP AND SNA INTERNETWORKING REQUIREMENTS FOR SMALL AND LARGE ENTERPRISES**  
PR Newswire, p1211SEM002  
Dec 11, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 2557

... line, or ATM networks, yet often still are required to support legacy devices such as **automated teller machines**, bisync printers, and ASCII terminals. SOGA completes the solution by linking these legacy devices to industry standards for SNA access across **TCP /IP** networks such as data link switching (DLSw) and SNA over frame relay (RFC 1490) in the branch- based deployment model. The centralized and distributed deployment models require a **TCP /IP** -based wide-area network service to be supplied by router vendors.

"Within today's multi...

**12/3,K/22 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03343922 Supplier Number: 46874431 (USE FORMAT 7 FOR FULLTEXT)  
**SMART CARD MARKET RIPE FOR STANDARDS BATTLE**  
Retail Delivery Systems News, v1, n23, pN/A  
Nov 8, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 967

... have made proprietary operating systems for the smart cards but there is no standard."

The Java system also will allow users to download and update applications remotely at **automated teller machines** or personal computers, for example, Lesback says.

Dominance of the Java system will be limited...

**12/3,K/23 (Item 2 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03265745 Supplier Number: 46701932 (USE FORMAT 7 FOR FULLTEXT)  
**TRENDS IN BRIEF...**  
Report on IBM, v13, n36, pN/A

Sept 11, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 146

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...has an improved user interface and various Internet features, such as the ability to run Java applications on the desktop and to navigate the Internet with spoken commands, using built-in speech recognition and the bundled Netscape Navigator for OS/2... IBM'S ATM (**automated teller machine**) business stands to benefit from the fact that by the year 2000, consumers, businesses, governments...

**12/3,K/24 (Item 3 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

02966831 Supplier Number: 46042264 (USE FORMAT 7 FOR FULLTEXT)

**SIDEWIRE...**

Telecomworldwire, pN/A  
Jan 3, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1510

... operating systems are set to be doomed as corporate users leap on the benefits of TCP /IP Internet-aware networks claim researchers INPUT, pointing out that closed proprietary networks will not last...said to make getting an uncontested divorce almost as easy as getting cash from a **bank machine** ... The COMPUTER EMERGENCY RESPONSE TEAM has warned that hundreds of sites have been attacked in...

**12/3,K/25 (Item 4 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

02588907 Supplier Number: 45233401 (USE FORMAT 7 FOR FULLTEXT)  
**IT SECURITY IN THE FINANCIAL SECTOR**  
Computer Fraud & Security Bulletin, pN/A  
Jan, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2459

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...as banks seek alternative ways to deliver products. This consists of anything from the ubiquitous **automated teller machine** to unmanned, fully automated branches. The same forces are driving the provision of remote links...

...with security in mind and are therefore inherently insecure. So too network protocols such as TCP /IP and network types such as X.25, Ethernet, Token Ring, and, in particular, dial-up...

**12/3,K/26 (Item 5 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

02556875 Supplier Number: 45159503 (USE FORMAT 7 FOR FULLTEXT)  
**CISCO REVEALS IBM REMOTE OFFICE NETWORK ACCESS SOLUTIONS**  
Network Week, n150, pN/A  
Nov 25, 1994  
Language: English Record Type: Fulltext

Document Type: Newsletter; Trade  
Word Count: 483

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to extend IOS to the desktop by providing access to SNA applications through the TCP /IP protocol. NCIA will be implemented as an option in third-party SNA host access software...

...be focussed at the banking industry, which uses bisync extensively to transmit data from remote automated teller machines (ATMs) to corporate mainframes, says the company. It will reportedly allow banks to dispense with...

12/3,K/27 (Item 6 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

02253174 Supplier Number: 44309441 (USE FORMAT 7 FOR FULLTEXT)

**MULTIPOINT OFFERS WIRELESS RETAIL, BANKING SYSTEM**

Computergram International, n2323, pN/A  
Dec 21, 1993

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 425

service data networks such as automatic teller machines , retail credit card authorisation, airline reservation systems, lottery and gaming systems, and similar metropolitan area...

...linked together via the mpHUB, which supports RS-232, V.35 and Ethernet interfaces and TCP /IP , X25, SDLC, bisync and Frame Relay. The network management system uses an HP OpenView Network...

12/3,K/28 (Item 7 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01999252 Supplier Number: 43594561 (USE FORMAT 7 FOR FULLTEXT)

**NCR LIFEKEEPER FRS OFFERS FAULT RESILIENCE IN MID-RANGE**

Computergram International, n2090, pN/A  
Jan 21, 1993

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 246

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...air reservation business, operators of emergency 911 service, keepers of on-line medical records, and automatic teller machine operators, as well as telecommunications operators and retailers. The product offers scalable availability by pairing...

...using customer-tailorable standard recovery scripts available for major databases and for major communication interfaces - TCP /IP , Open Systems Interconnection, X25, SNA and Datakit. There is no redundancy: all systems in a...

12/3,K/29 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

06479235

IBM Revamps OS/2 -- Details reorganization strategy and deliverables  
CommunicationsWeek Oct 21, 1996 p. 21

ISSN: 0746-8121

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 416

... Rankin's unit is responsible for delivering network computing solutions atop OS/2, such as "Java enablement," Atkins said, while his unit is responsible for working with existing OS/2 customers, such as automated teller machine customers. . . .

...said, while his unit is responsible for working with existing OS/2 customers, such as automated teller machine customers.

IBM expects the first OS/2 enhancement no later than the start of next

...

12/3,K/30 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

06316824

**ELECTRONIC FUND TRANSFER SECURITY AND SPEED INCREASED 10-FOLD WITH RACAL SECURITY MODULE**

News Release June 10, 1996 p. N/A

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 504

SUNRISE, FLA. -- **Automatic teller machine** (ATM) and EFTPOS (Electronic Fund Transfer Point Of Sale) networks now can handle greater volumes...

... typically found on IBM's mainframes. Additional high performance models with increased throughput for Ethernet TCP /IP and UDP (RG7110) and SDLC/RS449 (RG7310) connection will be available later in the year...

SUNRISE, FLA. -- **Automatic teller machine** (ATM) and EFTPOS (Electronic Fund Transfer Point Of Sale) networks now can handle greater volumes...

...typically found on IBM's mainframes. Additional high performance models with increased throughput for Ethernet TCP /IP and UDP (RG7110) and SDLC/RS449 (RG7310) connection will be available later in the year...

12/3,K/31 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

05728184

**T1 Service Earns Intrust's Trust-Bank branch offices in Dillon superstores outfitted with high-bandwidth, cost-saving T1 lines**

CommunicationsWeek August 14, 1995 p. 23

ISSN: 0746-8121

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 552

...bank's headquarters.

The network supports a wide variety of protocols, including Systems Network Architecture, TCP /IP and asynchronous traffic from each of the branches' **automated teller machines** .

Intrust first installed Newbridge's 3624 in all of its locations, but recently replaced them... .

12/3,K/32 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

??  
05596271 - ??

**Fujitsu-ICL, an ATM Maker, To Support New High-Speed Communications Protocol**

American Banker May 17, 1995 p. 22

ISSN: 0002-7561

**Automated teller machine** (ATM) manufacturer Fujitsu-ICL Systems Inc. will begin supporting the TCP / IP (transmission control protocol/Internet protocol) in its ATMs. This high-speed communications technology will allow...

... ATM terminals can have their software and graphics more easily updated. The high speed of TCP /IP will also save banks communications costs of \$200 to \$300 per month. TCP /IP is also the fastest growing network protocol standard. ...

12/3,K/33 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

03316346  
**Tele Launches Frame Relay**  
CommunicationsWeek International August 19, 1991 p. 3  
ISSN: 1042-6086  
\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 455

...faster than X.25 packet switching, which works better with terminal-to-host applications like **automated teller machines** than with LANs, and is more flexible than multiprotocol TCP /IP -based routing.

Both TCP/IP and frame relay services will be offered by Tele under...

12/3,K/34 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

03316184  
**Frame-Relay Finnished**  
CommunicationsWeek August 26, 1991 p. 11  
ISSN: 0746-8121  
\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 370

...users to migrate to frame-relay.

Tele said frame-relay is more flexible than multiprotocol TCP /IP -based routing. Frame-relay lets users implement any addressing scheme transparently and allows more-efficient...

...faster than X.25 packet switching, which works better with terminal-to-host applications, like **automated teller machines**, than with LANs.

The frame-relay service is better suited to corporate networking because it...

12/3,K/35 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

08093374 SUPPLIER NUMBER: 17272089 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Hypercom expands global networking operations; Announces customers; Opens European headquarters, names users in other countries.**  
Business Wire, p8280204  
August 28, 1995  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 673 LINE COUNT: 00066

... Kong  
Fujitsu is using Hypercom's high-end hybrid router, the IEN 5000, for SDLC-TCP /IP protocol conversion between its own server and **Automated Teller Machines** (ATM).

The Wing Hang Bank is linking up mainframe, LAN and teller operations running at...

**12/3,K/36 (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

07952278 SUPPLIER NUMBER: 16876837 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Fujitsu-ICL, an ATM-maker, to support new high speed communications protocol.(Fujitsu-ICL Systems Inc.)**  
Piskora, Beth  
American Banker, v160, n94, p22(1)  
May 17, 1995  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 419 LINE COUNT: 00037

**ABSTRACT:** A transmission control protocol known as **TCP /IP** is being used with technology by Fujitsu-ICL Systems Inc for branch bank **automated teller machines** (ATMs). High-speed communications technology will allow banks to use a single communications line, making...

**12/3,K/37 (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

03942377 SUPPLIER NUMBER: 07727608  
**After 15 years, SNA still improving. (IBM's Systems Network Architecture)**  
Korzeniowski, Paul  
CommunicationsWeek, n268, p16(2)  
Oct 2, 1989  
ISSN: 0746-8121 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

**...ABSTRACT:** 40,000 SNA licenses since the network architecture was first designed for a customer's **automatic teller machine** (ATM) network. The system currently supports a wide range of applications. At the same time...

**...non-SNA protocols such as Open Systems Interconnection (OSI) and Transmission Control Protocol/Internet Protocol (**TCP /IP**) from the NetView terminal. IBM will also integrate the OSI x.500 naming structure with...**

**11/3,K/1 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01329922 99-79318  
**Treasure maps**  
Young, Jeffrey  
Forbes v158n12 PP: 256-262 Nov 18, 1996  
ISSN: 0015-6914 JRNL CODE: FBR  
WORD COUNT: 1442

**...TEXT:** you point your Web browser to Visa International's ATM locator ([visa.infonow.net/powersearch.html](http://visa.infonow.net/powersearch.html)), fill in the entry form's blanks for city, state and street, and hit "return..."

**... seconds later, up pops a detailed street map marking your spot and the three nearest **ATM machines**.**

Here you see one of those rare computer applications--like ATMs themselves--that clearly make...

**11/3,K/2 (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01991889 SUPPLIER NUMBER: 18770047 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Internet Update--Visa ATM Locator.**  
Newsbytes, pNEW10160021  
Oct 16, 1996  
LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 86      LINE COUNT: 00009

**TEXT:**

Here's a useful service. Full details of Visa ATM machines across the United States are presented at this page. You can locate them via a...

...if you don't speak the language. World Wide Web:  
<http://visa.infonow.net/usa.html>

**11/3,K/3 (Item 2 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01885304      SUPPLIER NUMBER: 17763415  
**Eye of the beholder. (interesting and unusual Internet sites) (Found It On The Net) (Column) (Directory)**  
Engelman, Linda J.  
Internet World, v7, n2, p109(3)  
Feb, 1996  
DOCUMENT TYPE: Column Directory      ISSN: 1064-3923      LANGUAGE: English  
RECORD TYPE: Abstract

...ABSTRACT: <http://www.consumerworld.org>, provides more than 600 consumer resources, ranging from locations of nearest ATM machines to zip codes, all compiled in an easy-to-use directory format. The Moan and Groan page (<http://www.ole.miss.edu/-dkirk/moan.html>) offers personal experiences involving installation, configuration and compatibility problems of computer- and communications-related products...

**11/3,K/4 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

06528157  
**TECHNOLOGY: Treasure Maps**  
Forbes Nov 18, 1996 p. 256  
ISSN: 0015-6914  
\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 1362

... you point your Web browser to Visa International's ATM locator ([visa.infonow.net/powersearch.html](http://visa.infonow.net/powersearch.html)), fill in the entry form's blanks for city, state and street, and hit "return..."

... seconds later, up pops a detailed street map marking your spot and the three nearest ATM machines .

Here you see one of those rare computer applications-like ATMs themselves-that clearly make...

...seconds later, up pops a detailed street map marking your spot and the three nearest ATM machines .

Here you see one of those rare computer applications-like ATMs themselves-that clearly make...

**11/3,K/5 (Item 1 from file: 484)**  
DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

02788913      SUPPLIER NUMBER: 96158133      (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Business travel**  
O Malley, Chris  
Popular Science (GPOS), v248 n5, p65-68  
May 1996

ISSN: 0161-7370 JOURNAL CODE: GPOS  
DOCUMENT TYPE: Feature  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1713 LENGTH: Long (31+ col inches)

TEXT:

... 15,000.  
Electronic Exchanges  
CASH OVERSEAS? The best way to get it is from an **automatic teller machine**. Besides convenience, you get local currency at the best exchange rates, since money is converted...

...Visa/Plus ATM Locator: <http://www.visa.com/cgi-bin/vee/vw/products/atm/> ; Mastercard/Cirrus ATM Locator: <http://www.master.card.com/Info/ATM.form.htm>  
One Jet...

**14/3,K/1 (Item 1 from file: 15)**  
DIALOG(R) File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01321613 99-71009  
**Browser interface sets Atlanta bank apart**  
Girard, Kim  
Computerworld v30n45 PP: 67-70 Nov 4, 1996  
ISSN: 0010-4841 JRNL CODE: COW  
WORD COUNT: 493

...ABSTRACT: World Wide Web site. Customers can do business with the online bank using a standard **browser** rather than the PC software required by many traditional banks that are adding online services...

...will start by offering checking accounts, direct-deposit electronic bill payment, account transfer capability and **automated teller machine** cards. Bank official plan next year to offer loans, brokerage services, individual retirement accounts and...

**14/3,K/2 (Item 2 from file: 15)**  
DIALOG(R) File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01317462 99-66858  
**Retail banking in the future**  
Kluge, Holger  
Vital Speeches of the Day v63n1 PP: 8-12 Oct 15, 1996  
ISSN: 0042-742X JRNL CODE: VSP  
WORD COUNT: 4415

...TEXT: site on the Internet. It's the first site by a financial institution to use **Java** technology, eventually enabling us to provide high-quality, interactive computing capability to customers who want...

...and shop over the Internet as securely as if they were at a store or **bank machine**.

And to position ourselves in the emerging world of electronic cash, we plan to launch...

**14/3,K/3 (Item 3 from file: 15)**  
DIALOG(R) File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01312555 99-61951  
**Digital's Alta Vista Forum: Elegant yet simple software**  
Anonymous  
Computer Reseller News n703 PP: 94 Sep 30, 1996

ISSN: 0893-8377 JRNL CODE: CRN  
WORD COUNT: 901

...TEXT: of display at New York's Museum of Modern Art and the simplicity of an **automated teller machine**. Not to be confused with Digital's Alta Vista search engine, the product provides a...

...document management, scheduling, E-mail and news delivery. Alta Vista is completely administered via a **Web browser**, making it truly an install-and-go product.

Alta Vista Forum is completely Web-enabled...

14/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01241909 98-91304

**TP-monitor vendors spin Web features**  
Leon, Mark  
InfoWorld v18n27 PP: 37 Jul 1, 1996  
ISSN: 0199-6649 JRNL CODE: IFW  
WORD COUNT: 424

...ABSTRACT: deploy point-of-sale applications over the World Wide Web. Last week, NCR delivered a **Java client** to the Top End transaction-processing monitor, a Web-specific version of Top End...

... NCR has rewritten the Top End client code, which runs on PCs and sits inside **automated teller machines** and cash registers, as a set of **Java class libraries**.

...TEXT: NCR has rewritten the Top End client code, which runs on PCs and sits inside **automated teller machines** and cash registers, as a set of **Java class libraries**.

Rather than establishing a client-to-server connection using Common Gateway Interface (CGI), the...

14/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01207990 98-57385

\***Microsoft banks on electronic transactions**  
Fogarty, Kevin  
Network World v13n20 PP: 16 May 13, 1996  
ISSN: 0887-7661 JRNL CODE: NWW  
WORD COUNT: 209

...ABSTRACT: s Online Financial Connectivity specification. The company is also working on enhancing its World Wide **Web browser** to support **automatic teller machine**-like transactions across the Internet.

...TEXT: to applications running on NT Servers.

Microsoft is also working on enhancing its World-Wide **Web browser** to support **automatic teller machine**-like transactions across the Internet.

Separately, Microsoft has joined a consortium of vendors aiming to...

14/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01163616 98-13011

See me feel me touch me heal me  
Nash, Kim S  
Computerworld v30n6 PP: 83-84 Feb 5, 1996  
ISSN: 0010-4841 JRNLD CODE: COW  
WORD COUNT: 1654

...ABSTRACT: out technologies for use in Visa International Inc.'s consumer products, sees credit, debit and **automated teller machine** cards being made smarter by chips that can transmit money and financial data among stores...

... more businesspeople get on the Web, they will not want to let go of their **browser** interface when they launch traditional spreadsheets or word processors. Instead, that productivity software will be rewritten to react like **Web browsers**, such as Netscape Communications Corp.'s Navigator. Agents Inc. plans to sell made-to-order...

14/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 1999 Bell & Howell. All rts. reserv.

01067813 97-17207

**Why the Internet chews up business models**  
Anderson, Howard  
Upside v7n8 PP: 22-37 Aug 1995  
ISSN: 1052-0341 JRNLD CODE: UPS  
WORD COUNT: 4482

...TEXT: that it assumes that someone else won't give it away. Consider free checking or **ATM machines**. Years ago, the banking industry discovered the concept of bundling for customer retention. Example: If...

... Their approach is to tell customers that they will bundle access, security, e-mail and **browsers** into their services. A one-stop purchase.

The Internet is going to have the most...

14/3,K/8 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 1999 Resp. DB Svcs. All rts. reserv.

01702298 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The year of the thin client**  
(Sun Microsystems to use Java to gain more prominent place in retail financial services market)  
Cards International, n 169, p 7  
December 11, 1996  
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1530

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...the terminal.

Other news from RDS included announcements from three ATM manufacturers, the first using **Java**. Interbold, the **automatic teller machine** joint venture between Diebold and IBM, showed a prototype version of an ATM capable of...

14/3,K/9 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 1999 Resp. DB Svcs. All rts. reserv.

01661434 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Are We There Yet?**

**(ABN AMRO is still dabbing in the Web for marketing its lines of business, from mutual funds to mortgage banking)**

CommunicationsWeek, n 636, p 61

November 04, 1996

DOCUMENT TYPE: Journal ISSN: 0748-8121 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3920

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...in the new, IBM-developed Integrion Financial Network, the home-banking equivalent of the massive automatic teller machine . Integrion, which uses the IBM Global Network and a mix of IP and IBM SNA protocols, next year will offer its member banks a Web browser -based network infrastructure for home banking, electronic payments and Internet access. "We can leverage that..."

**14/3,K/10 (Item 3 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 1999 Resp. DB Svcs. All rts. reserv.

01658233 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**IBM Intros Host-On-Demand For Java Mainframe Access**

**(IBM unveiled Host-On-Demand, software for accessing information stored in mainframe databases over the World Wide Web)**

Newsbytes News Network, p N/A

November 13, 1996

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 580

**ABSTRACT:**

...users direct access to information stored in mainframe databases over the World Wide Web through Java -enabled operating systems (OS) and standard Web browsers . IBM will start offering Host-On-Demand early next year over the Web, as a...

...users access information about their bank account balances over the Web, through databases shared with automated teller machines (ATMs). Users could also utilize the Web to quickly look up mainframe- based information on...

**14/3,K/11 (Item 4 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 1999 Resp. DB Svcs. All rts. reserv.

01419167 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**World Trade News: US grants security code licence**

**(US State Dept grants first license for overseas use of computer security system using 64-bit key to Barclays Bank of the UK and Visa)**

Financial Times London Edition, p 4

February 27, 1996

DOCUMENT TYPE: Business Newspaper ISSN: 0307-1766 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 158

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...scheme.

Longer algorithms have been used outside the US in closed electronic systems, such as cash machine networks, but the use of a 64-bit

algorithm will be the first in an...

...keys up to 128 bits, which is becoming an essential component of software such as **Web browsers**.

14/3,K/12 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 1999 Resp. DB Svcs. All rts. reserv.

01156454

Visa, MasterCard Offer ATM Locators On Internet Through Web Home Pages  
(Visa International has introduce Visa/Plus ATM Locator Guide, an Internet offering accessed via its World Wide Web home page)

American Banker, v CLX, n 60, p 14

March 29, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...Guide, available via its World Wide Web home page. The guide has 59 pages of **automated teller machine** site information that will be updated on a monthly basis. MasterCard International made a similar announcement with its new MasterCard Pointers, an Internet service accessible through a **Web browser**. Users can get information on lost or stolen cards, ATM locations and Internet help. ....

14/3,K/13 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0242355 91-66286

Citibank Goes on Shopping Spree for New Customers

McNatt, Robert

Crains New York Business (New York, NY, US), v7 n40 s1 p36

PUBL DATE: 911007

DATELINE: New York, NY, US WORD COUNT: 640

TEXT:

...an earlier promotion done through Macy's, shoppers got the chance to experiment with Citibank **automated teller machine** cards and terminals, open accounts and get referrals for investment product purchases. Harking back to...

... gave free toasters for opening new accounts, Citibank even gave out \$25 gift certificates to **browsers** who became depositors.

Yet Citibank's nontraditional approach to retail banking, say some, carries risks...

14/3,K/14 (Item 1 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 1999 CMP. All rts. reserv.

01109234 CMP ACCESSION NUMBER: CWK19961104S0069

Are We There Yet? - Not really. Most are stuck on the slow road when it comes to EC. Three industries explain why.

Kelly Jackson Higgins

COMMUNICATIONSWEEK, 1996, n 636, PG61

PUBLICATION DATE: 961104

JOURNAL CODE: CWK LANGUAGE: English

RECORD TYPE: Fulltext

SECTION HEADING: Closeup - Electronic Commerce

WORD COUNT: 3098

... in the new, IBM-developed Integrion Financial Network, the

home-banking equivalent of the massive automatic teller machine . Integrion, which uses the IBM Global Network and a mix of IP and IBM SNA protocols, next year will offer its member banks a Web browser -based network infrastructure for home banking, electronic payments and Internet access. "We can leverage that...

14/3,K/15 (Item 2 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 1999 CMP. All rts. reserv.

01105003 CMP ACCESSION NUMBER: CRN19960930S0104  
**Digital's Alta Vista Forum: Elegant yet simple software (Product Profiles - Web-Enabled Messaging Software)**  
COMPUTER RESELLER NEWS, 1996, n 703, PG94  
PUBLICATION DATE: 960930  
JOURNAL CODE: CRN LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: CRN Test Center - Product Reviews & Channel-Support Programs  
WORD COUNT: 1117

... of display at New York's Museum of Modern Art and the simplicity of an automated teller machine . Not to be confused with Digital's Alta Vista search engine, the product provides a...

...document management, scheduling, E-mail and news delivery. Alta Vista is completely administered via a Web browser , making it truly an install -and-go product.

Alta Vista Forum is completely Web-enabled...

14/3,K/16 (Item 1 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 1999 IDG Communications. All rts. reserv.

055580  
**Tales from the network**  
**Computerworld Healthcare Journal**  
As the industry grows more cost- and market-conscious, many providers are forming networks to cash in wherever healthcare dollars are being spent. Whether those networks are owned or contracted, distributed client/server or object-oriented, they are providing the needed glue  
Byline: Tony Baer  
Journal: Computerworld Page Number: H8  
Publication Date: October 01, 1996  
Word Count: 3763 Line Count: 361

**Text:**  
... increasingly cutthroat market, he said. He's more bullish in the long run, however, citing automated teller machine cards. "People eventually got fed up using different cards for different ATM machines ," he said. The Internet could provide the glue that links healthcare providers. For instance, Partners...

... compliant object broker. To work, applications must support the data model and send or receive TCP /IP messages (CORBA or OLE support is preferable). While the Andover Group is embellishing HL7, CORBAMED...care facilities. The network will resemble an intranet in that it will use a common Web browser front end to access a master patient index developed by IBM and ActaMed Corp., an...

... Object Request Broker Architecture (CORBA)-compliant object transport tool from Iona Technologies Ltd.; and Sun Java applications (not applets) on the front end. Although the applications will reside on local hard drives, the Java front end will be used for both file transfer and electronic software distribution (but not...

... on, the application object (and the patient's record) will be updated automatically whenever the **browser** is used to access the server. As for security, proprietary tools embedded as a middleware...

14/3,K/17 (Item 2 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 1999 IDG Communications. All rts. reserv.

048730  
**Briefs**  
**Briefs**  
Journal: Network World Page Number: 41  
Publication Date: December 11, 1995  
Word Count: 234 Line Count: 24

**Text:**  
... information. The billing workstation will support Visa Interactive, Inc.'s Epay standard, so customers using a **Web browser** can choose to pay bills immediately. Merchants can also set up the workstation to send...

...Corp., Netscape Communications Corp. and Security First Network Bank. S2 Systems, Inc. has introduced the **Automated Teller Machine** Information and Monitoring System. The system tracks and manages problems in networks by sending alarms...

14/3,K/18 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

02000058 SUPPLIER NUMBER: 18750826 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Fast demo authoring. (InstallShield's DemoShield 5 for software and Altia's Altia Design 2.0 for hardware; programs for marketers to create tutorials, manuals and demos) (Software Review) (Evaluation)**  
Dennis, Kathryn  
Marketing Computers, v16, n10, p64(2)  
Oct, 1996  
DOCUMENT TYPE: Evaluation ISSN: 0895-5697 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1019 LINE COUNT: 00081

... of September, Altia will release ProtoPlay, a Navigator-only plugin for playing demos in a **browser**, opening the door to online marketing activities. Imagine if Wenger had put his project online. The alpha version of ProtoPlay we tested let us demo an **Automated Teller Machine** interface in a matter of seconds within a Netscape Navigator window. We inserted the emulated...

14/3,K/19 (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01982503 SUPPLIER NUMBER: 18665997 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**With Navio, just who does Netscape think it is kidding? (PCWeek Inside)**  
(Company Operations)  
Ratcliffe, Mitch  
PC Week, v13, n36, pA8(1)  
Sep 9, 1996  
ISSN: 0740-1604 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 639 LINE COUNT: 00053

...ABSTRACT: s Navio Communications subsidiary is charged with developing a stripped-down version of the Navigator **Web browser** for providing a platform for World Wide Web-like connectivity to consumer appliances such as TVs, telephones and **ATM machines**. Navio is nothing new, but an instrument to transfer technology from the parent company to...

...s Navio strategy has come too late because third parties are more likely to use Java if they want to play a part in the consumer appliance market.

Netscape's Navio spin-off is charged with stripping down the Navigator browser to fit into consumer appliances. Translated into plain language, the strategic implications of Navio are...

...Microsoft, delivering an "operating system" for World Wide Web-like connectivity in telephones, TVs and automatic teller machines . Jim Clark and Marc Andreessen had the gall to explain that they want third parties...

14/3,K/20 (Item 3 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01956329 SUPPLIER NUMBER: 18475264 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
VISA LOOKS FOR SECURE ELECTRONIC TRANSACTION CERTIFICATE AUTHORITIES TO BE  
READY BY JANUARY.

Computergram International, n955, pCGN07150008

July 15, 1996

ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 389 LINE COUNT: 00035

TEXT:

...the on-card chip and debited during transactions. The chips can be refilled at specialised automatic teller machines . The "Smart Commerce Japan" initiative, undertaken with Toshiba Corp is adapting Visa Cash for Internet use. Toshiba is in charge of handling systems integration and is developing Java -based interface software between the chip card and the transaction system. Netscape Communications Corp is...

...system. Late this year, 30,000 chip cards will be distributed, together with the necessary browser software and personal computer-compatible chip card read-writers. The year-long trial is formally...

14/3,K/21 (Item 4 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01951656 SUPPLIER NUMBER: 18409985 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Banking on the future. (banks and brokerage houses are moving toward a new automated future, with Internet- and CTI-based services) (includes related article on wireless technology being introduced on the floor of the New York Stock Exchange) (Industry Review: Finance) (Industry Trend or Event)

Haber, Lynn

LAN Magazine, v11, n7, p119(5)

July, 1996

ISSN: 1069-5621 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3870 LINE COUNT: 00316

...ABSTRACT: challenge will be to integrate legacy systems with newer distributed architectures. Banks are evolving beyond automated teller machines (ATM) and telephone banking, and home banking is now emerging. Initial implementations tend to be...

...Internet-based banking is likely to be widely adopted. Such an arrangement would employ a Web browser as an interface and use the Internet as a network, leaving the task of providing...

14/3,K/22 (Item 5 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01913543 SUPPLIER NUMBER: 18109856 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Bankers Hear Microsoft's Money Strategy.

Newsbytes, pNEW03190025  
March 19, 1996  
LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 465      LINE COUNT: 00042

... users to perform functions over the Internet that currently require you to visit an ATM (automatic teller machine). Microsoft said that, by the end of the year, customers will be able to use a Web browser, such as Microsoft's Internet Explorer or Netscape Navigator, to access their bank's Web...

14/3,K/23      (Item 6 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

01759805      SUPPLIER NUMBER: 16726572      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Computer Museum's "Networked Planet" For Kids & Adults.  
Newsbytes, pNEW02130004  
Feb 13, 1995  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 868      LINE COUNT: 00078

TEXT:

...database."In the "Internet Sampler" exhibit area, Newsbytes witnessed howvisitors can use a World Wide Web (WWW) browser to navigate throughselected portions of the Internet, organized under point-and-clickcategories.While browsing, Newsbytes...

...In other areas of the exhibit, you can: check your bank balance onan authentic ATM (automated teller machine) machine; view livefinancial data from the American and New York Stock Exchanges;track the national...

14/3,K/24      (Item 1 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 1999 The Gale group. All rts. reserv.

04645936      SUPPLIER NUMBER: 18922042      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Retail banking in the future: competition, technology and changing customer needs. (CIBC President Holger Kluge speech) (Transcript)  
Vital Speeches, v63, n1, p8(5)  
Oct 15, 1996  
DOCUMENT TYPE: Transcript      ISSN: 0042-742X      LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4703      LINE COUNT: 00360

... site on the Internet. It's the first site by a financial institution to use Java technology, eventually enabling us to provide high-quality, interactive computing capability to customers who want...

...and shop over the Internet as securely as if they were at a store or bank machine .

And to position ourselves in the emerging world of electronic cash, we plan to launch...

14/3,K/25      (Item 2 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 1999 The Gale group. All rts. reserv.

04399199      SUPPLIER NUMBER: 17862716      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Digital dollars. (monetary transactions on the Internet)  
Mannes, George  
Popular Mechanics, v173, n1, p53(4)  
Jan, 1996  
ISSN: 0032-4558      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2051      LINE COUNT: 00164

... known as the First Federal Savings Bank of Pineville, Kentucky - lets customers with a secure **Web browser** check their account history and even write checks at their computer keyboard. The actual behind...

...cheek) or a check sent through the mail. To withdraw cash, customers can use any **automatic teller machine** in the Cirrus network. Because of limitations on ATM withdrawals, though, there's a catch...

**14/3,K/26 (Item 3 from file: 47)**  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 1999 The Gale group. All rts. reserv.

04394213 SUPPLIER NUMBER: 17900330 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The digital advocate. (directory of Web sites, CD-ROM titles, software and online service resources) (Directory)**  
Crawford, Leslie  
PC World, v14, n1, p187(5)  
Jan, 1996  
DOCUMENT TYPE: Directory ISSN: 0737-8939 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3173 LINE COUNT: 00265

... ultimate consumer venue on the Internet, with more than 600 resources to choose from. Savvy **browsers** can find a low-rate credit card, search for a nearby **ATM machine**, look up dealers' invoice prices on cars, get low airfares, connect with Better Business Bureaus...

**14/3,K/27 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03333199 Supplier Number: 46853647 (USE FORMAT 7 FOR FULLTEXT)  
**Internet Insight**  
Bank Technology News, pN/A  
Nov 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1918

... conventional infrastructure of financial institutions, combined with the skyrocketing statistics of voice response units and **automated teller machines** indicating consumers craving for convenience. In addition, more PCs were showing up at home and work. More people were subscribing to online service providers and **browsers** were making it easy to get on the Internet. It seemed to be a logical...

**14/3,K/28 (Item 2,from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03185333 Supplier Number: 46523940 (USE FORMAT 7 FOR FULLTEXT)  
**SUN TOUTS ONE-BROWSER THEORY**  
Retail Delivery Systems News, v1, n14, pN/A  
July 5, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 536

... expected to allow banks to support only one browser for any access device.

Banks using Java can maintain their brands and deliver a similar look through PC banking, the teller platform, call center, **automated teller machines** and kiosks, says Rob Theis, corporate director for Sun's financial services group.

Sun is...

14/3,K/29 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03068183 Supplier Number: 46270969 (USE FORMAT 7 FOR FULLTEXT)

**It's Not Counterfeit -- It's Microsoft Money**

Multimedia & Videodisc Monitor, pN/A

April 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 342

... will allow customers to use their bank's Web page as if it were an automated teller machine . By the end of the year, said Microsoft, customers will be able to buy a...

...Money to take advantage of the new services, accessing the home banking system through existing browsers including Netscape Navigator and Microsoft Internet Explorer.

Microsoft will make money by selling software to...

14/3,K/30 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03061926 Supplier Number: 46256209 (USE FORMAT 7 FOR FULLTEXT)

**HAMMERING AWAY AT JAVA AND NAVIGATOR AT PRINCETON**

Computergram International, n2882, pN/A

March 28, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 157

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

They're really hammering away at Sun Microsystems Inc's Java and Netscape Communications Corp's Navigator at Princeton, and a team of Princeton University researchers said they have now discovered another security weakness in Java , described as the most serious flaw yet: the team told the Wall Street Journal that...

...the flaw could boobytrap a Web page on the Internet, and seize control of the browser software of any machine that logged into that page, and thereby start wreaking havoc on the user's computer - rather as thieves have used dummy automatic teller machines to record users' card details; Sun acknowledges that it is a serious bug, and says...  
...days; it notes that problems so far have been correctable details in the way the Java code is written, and not problems with its basic design.

14/3,K/31 (Item 5 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03054937 Supplier Number: 46240736 (USE FORMAT 7 FOR FULLTEXT)

**MICROSOFT ACCELERATES HOME BANKING ATTACK**

Information & Interactive Services Report, v17, n7, pN/A

March 22, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 722

... new technology for World Wide Web services. Its new technology will let bank customers perform automated teller machine -like functions

within a bank's Web site. When this **browser** -based home banking technology is available by year's end, bank customers will be able to use **Web browsers**, including Netscape Navigator or Microsoft Internet Explorer, to access their banks' Web sites and perform secure transactions. This **browser** -based telebanking also will use the Open Financial Connectivity (OFC) specification.

At the core of...

**14/3,K/32** (Item 6 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03052859 Supplier Number: 46235715 (USE FORMAT 7 FOR FULLTEXT)  
**Bankers Hear Microsoft's Money Strategy** 03/19/96

Newsbytes, pN/A  
March 19, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 444

... users to perform functions over the Internet that currently require you to visit an ATM (**automatic teller machine**). Microsoft said that, by the end of the year, customers will be able to use a **Web browser**, such as Microsoft's Internet Explorer or Netscape Navigator, to access their bank's Web...

**14/3,K/33** (Item 7 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03009140 Supplier Number: 46139570 (USE FORMAT 7 FOR FULLTEXT)  
**MASTERCARD, VISA TO COMBINE INTERNET SECURITY STANDARDS**  
Electronic Commerce News, v1, n3, pN/A  
Feb 12, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; General  
Word Count: 1006

... any browser and "locking it" with the same kind of hardware-based encryption as on **automated teller machines**, say Atalla officials.  
Don't expect hardware systems to be entirely safe, however.  
"There is..."

**14/3,K/34** (Item 8 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 1999 The Gale Group. All rts. reserv.

03002405 Supplier Number: 46123647 (USE FORMAT 7 FOR FULLTEXT)  
**SECURITY ADVANCES MAY IMPROVE, NOT PERFECT, ON-LINE TRANSACTIONS**  
Card News, v11, n2, pN/A  
Feb 5, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 740

... network. The processor can protect transactions from unauthorized access by taking a transaction from any **browser** and "locking it" with the same kind of hardware-based encryption as on **automated teller machines**, say Atalla officials. The product costs \$12,500. Don't expect hardware systems to be...

**14/3,K/35** (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

06561854 SUPPLIER NUMBER: 06561854

~Internet Insight

Bank Technology News Nov 1, 1996 p. N/A

ISSN: 1060-3506

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 1918

...conventional infrastructure of financial institutions, combined with the skyrocketing statistics of voice response units and **automated teller machines** indicating consumers craving for convenience. In addition, more PCs were showing up at home and work. More people were subscribing to online service providers and **browsers** were making it easy to get on the Internet. It seemed to be a logical...

14/3,K/36 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

06504582

**Are We There Yet?** -- Not really. Most are stuck on the slow road when it comes to EC. Three industries explain why.

CommunicationsWeek Nov 4, 1996 p. 61

ISSN: 0746-8121

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 3096

...in the new, IBM-developed Integrion Financial Network, the home-banking equivalent of the massive **automatic teller machine**. Integrion, which uses the IBM Global Network and a mix of IP and IBM SNA protocols, next year will offer its member banks a **Web browser**-based network infrastructure for home banking, electronic payments and Internet access. "We can leverage that..."

14/3,K/37 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

06396751

**With Navio, Just Who Does Netscape Think It's Kidding?**

PC Week Sep 9, 1996 p. A08

ISSN: 0740-1604

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 598

...not that easy.

Netscape's Navio spin-off is charged with stripping down the Navigator **browser** to fit into consumer appliances. Translated into plain language, the strategic implications of Navio are...

... Microsoft, delivering an "operating system" for World Wide Web-like connectivity in telephones, TVs and **automatic teller machines**. Jim Clark and Marc Andreessen had the gall to explain that they want third parties...

...Microsoft, delivering an "operating system" for World Wide Web-like connectivity in telephones, TVs and **automatic teller machines**. Jim Clark and Marc Andreessen had the gall to explain that they want third parties...

14/3,K/38 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

06309772

TP-monitor vendors spin Web features: NCR, IBM, BEA Systems enhance products to facilitate transactions over Web

InfoWorld July 1, 1996 p. 037

ISSN: 0199-6649

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 407

... NCR has rewritten the Top End client code, which runs on PCs and sits inside **automated teller machines** and cash registers, as a set of **Java** class libraries.

Rather than establishing a client-to-server connection using Common Gateway Interface (CGI...).

**14/3,K/39 (Item 5 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

06176226  
**Microsoft banks on electronic transactions**  
Network World May 13, 1996 p. 16  
ISSN: 0887-7661

... that run on NT servers. The company is making an effort to enhance its **WWW browser** to support **ATM -machine** -type transactions over the Internet.  
...

**14/3,K/40 (Item 6 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

06127835  
**Microsoft is moving banking to Internet**  
Seattle Times (WA) March 19, 1996 p. F6  
ISSN: 0745-9696

... company has announced that it is to develop and introduce banking software for banks and **browser** software for customers. Customers will eventually be able to use the home page of their own bank like an **Automated Teller Machine**. Microsoft also claims that by the end of 1996 the home banking system will be accessible through any existing **browser** such as Netscape's Navigator, or Microsoft's own Internet Explorer.  
...

**14/3,K/41 (Item 7 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

03405576  
**Citibank goes on shopping spree for new customers**  
Crain's New York Business October 7, 1991 p. 36  
ISSN: 8756-789X  
\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 627

...an earlier promotion done through Macy's, shoppers got the chance to experiment with Citibank **automated teller machine** cards and terminals, open accounts and get referrals for investment product purchases. Harking back to...

... gave free toasters for opening new accounts, Citibank even gave out \$25 gift certificates to **browsers** who became depositors.

Yet Citibank's nontraditional approach to retail banking, say some, carries risks...

...an earlier promotion done through Macy's, shoppers got the chance to experiment with Citibank **automated teller machine** cards and terminals, open accounts and get referrals for investment product purchases. Harking back to...

...gave free toasters for opening new accounts, Citibank even gave out \$25 gift certificates to **browsers** who became depositors.

Yet Citibank's nontraditional approach to retail banking, say some,

carries risks...

14/3,K/42 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

09099825 SUPPLIER NUMBER: 18849574 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Are we there yet? (includes related articles on EDI on the Internet, tips  
on implementing EC on Web sites) (Closeup: Electronic Commerce)  
(Internet/Web/Online Service Information)  
Higgins, Kelly Jackson  
CommunicationsWeek, n636, p61(4)  
Nov 4, 1996  
ISSN: 0746-8121 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3949 LINE COUNT: 00307

... in the new, IBM-developed Integrion Financial Network, the  
home-banking equivalent of the massive automatic teller machine .  
Integrion, which uses the IBM Global Network and a mix of IP and IBM SNA  
protocols, next year will offer its member banks a Web browser -based  
network infrastructure for home banking, electronic payments and Internet  
access. "We can leverage that..."

14/3,K/43 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

09010228 SUPPLIER NUMBER: 18734438 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Digital's Alta Vista Forum: elegant yet simple software. (Digital Alta  
Vista Forum 2.0) (one of four evaluations Internet/Web server and  
workgroup software in "Web spins new communications era") (Software  
Review) (Evaluation)  
Elgar, Eric  
Computer Reseller News, n703, p94(1)  
Sep 30, 1996  
DOCUMENT TYPE: Evaluation ISSN: 0893-8377 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1139 LINE COUNT: 00099

... of display at New York's Museum of Modern Art and the simplicity of  
an automated teller machine . Not to be confused with Digital's Alta  
Vista search engine, the product provides a...

...document management, scheduling, E-mail and news delivery. Alta Vista is  
completely administered via a Web browser , making it truly an  
install-and-go product.

Alta Vista Forum is completely Web-enabled...

14/3,K/44 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

08818480 SUPPLIER NUMBER: 18447166 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
TP-monitor vendors spin web features; NCR, IBM, BEA Systems enhance  
products to facilitate transactions over Web. (NCR's Top End transaction  
processing monitor) (Product Announcement)  
Leon, Mark  
InfoWorld, v18, n27, p37(1)  
July 1, 1996  
DOCUMENT TYPE: Product Announcement ISSN: 0199-6649 LANGUAGE:  
English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 428 LINE COUNT: 00035

... NCR has rewritten the Top End client code, which runs on PCs and  
sits inside automated teller machines and cash registers, as a set of

**Java class libraries.**

Rather than establishing a client-to-server connection using Common Gateway Interface (CGI...

**14/3,K/45 (Item 4 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)1999 The Gale Group. All rts. reserv.

08802757 SUPPLIER NUMBER: 18465805 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Follow the blue brick road. (Internet hyperlinks)**  
Borzo, Greg  
American Medical News, v39, n26, p69(1)  
July 8, 1996  
ISSN: 0001-1843 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 789 LINE COUNT: 00064

... blue highlighted text or image and you're transported to another reference, database or subject.

**Browsers**, hyperlinks and other Web features are being woven into most software programs, computer transactions and...

...true on and off the Internet, affecting everything from electronic newspapers and CD-ROMs to **automated teller machines** and, someday, television.

A series of hyperlinks can narrow a search with pinpoint accuracy: You  
...

**14/3,K/46 (Item 1 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 1999 McGraw-Hill Co. Inc. All rts. reserv.

0667446  
**PATROLLING THE BLACK HOLES OF CYBERSPACE**  
Business Week June 12, 1995; Pg 78; Number 3428  
Journal Code: BW ISSN: 0007-7135  
Section Heading: Cover Story  
Word Count: 477 \*Full text available in Formats 5, 7 and 9\*

BYLINE:  
By Amy Barrett in Washington

TEXT:

... first glance, the offer sounded legitimate. First Bank of the Internet began advertising to Net **browsers** in March, offering a new way to pay for goods over the Net. By sending First Bank a check for at least \$20, cybershoppers would get a Visa **automated teller machine** card ``loaded'' with their money--less a hefty 5% commission--which they could then use...

**14/3,K/47 (Item 1 from file: 141)**  
DIALOG(R)File 141:Readers Guide  
(c) 1999 The HW Wilson Co. All rts. reserv.

03275846 H.W. WILSON RECORD NUMBER: BRGA96025846 (USE FORMAT 7 FOR FULLTEXT)  
**Consumer survival guide: the digital advocate.**  
Crawford, Leslie.  
PC World (PC World) v. 14 (Jan. '96) p. 187+  
WORD COUNT: 3193  
  
(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... ultimate consumer venue on the Internet, with more than 600 resources to choose from. Savvy **browsers** can find a low-rate credit card,

search for a nearby ATM machine , look up dealers' invoice prices on cars, get low airfares, connect with Better Business Bureaus...

14/3,K/48 (Item 2 from file: 141)  
DIALOG(R) File 141: Readers Guide  
(c) 1999 The HW Wilson Co. All rts. reserv.

03260224 H.W. WILSON RECORD NUMBER: BRGA96010224 (USE FORMAT 7 FOR FULLTEXT)  
**Digital dollars.**  
Mannes, George.  
Popular Mechanics (Pop Mech) v. 173 (Jan. '96) p. 53-5+  
WORD COUNT: 2256  
  
(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... known as the First Federal Savings Bank of Pineville, Kentucky--lets customers with a secure Web browser check their account history and even write checks at their computer keyboard. The actual behind...

...check) or a check sent through the mail. To withdraw cash, customers can use any automatic teller machine in the Cirrus network. Because of limitations on ATM withdrawals, though, there's a catch...

14/3,K/49 (Item 1 from file: 553)  
DIALOG(R) File 553: Wilson Bus. Abs. FullText  
(c) 1999 The HW Wilson Co. All rts. reserv.

03300244 H.W. WILSON RECORD NUMBER: BWBA96050244 (USE FORMAT 7 FOR FULLTEXT)  
**Is electronic commerce ready for the Internet? A case study of a financial services provider.**  
AUGMENTED TITLE: CS CO-OP  
Cooper, Lawrence K  
Duncan, Dennis J; Whetstone, John  
Information Systems Management (Inf Syst Manage) v. 13 (Summer 1996) p. 25-36  
LANGUAGE: English  
WORD COUNT: 6501

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... CO-OP had an IBM 4381 mainframe implemented for the banking systems and a STRATUS ATM machine functioning on a limited TCP /IP (Transmission Control Protocol/Internet Protocol) network. The bank used TCP /IP protocol Novell LAN Workplace for DOS, which supports multiple protocol stacks, enabling users to access both the Novell servers and the TCP /IP STRATUS equipment. A Novell multiprotocol router interconnected the STRATUS ATM server and the office network...

14/3,K/50 (Item 2 from file: 553)  
DIALOG(R) File 553: Wilson Bus. Abs. FullText  
(c) 1999 The HW Wilson Co. All rts. reserv.

03298427 H.W. WILSON RECORD NUMBER: BWBA96048427  
**Browsers beware: the Web is watching.**  
Weber, Thomas E  
Wall Street Journal (Eastern Edition) (Wall St J) (June 27 1996) p. B8+  
LANGUAGE: English

ABSTRACT: The privacy of Web browsers may be less of a problem than they think. Millions of consumers already divulge information about

themselves through price scanners, automated teller machines , credit cards, and other means of electronic commerce. Moreover, Internet tracking could be convenient for...

...t want to see. As an ultimate stopgap, software wizards are working to give Internet browsers the ability to block Web intrusions.

14/3,K/51 (Item 3 from file: 553)  
DIALOG(R)File 553:Wilson Bus. Abs. FullText  
(c) 1999 The HW Wilson Co. All rts. reserv.

03271280 H.W. WILSON RECORD NUMBER: BWBA96021280 (USE FORMAT 7 FOR FULLTEXT)

Consumer survival guide: the digital advocate.  
Crawford, Leslie  
PC World (PC World) v. 14 (Jan. 1996) p. 187+  
LANGUAGE: English  
WORD COUNT: 3193

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... ultimate consumer venue on the Internet, with more than 600 resources to choose from. Savvy browsers can find a low-rate credit card, search for a nearby ATM machine , look up dealers' invoice prices on cars, get low airfares, connect with Better Business Bureaus...

14/3,K/52 (Item 1 from file: 696)  
DIALOG(R)File 696:DIALOG Telecom. Newsletters  
(c) 1999 The Dialog Corp. All rts. reserv.

00050265

MICROSOFT STEPS UP HOME BANKING  
Multimedia Daily  
March 18,1996 VOL: 3 ISSUE: 55 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: BRP PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 292 RECORD TYPE: FULLTEXT

(c) BRP PUBLICATIONS All Rts. Reserv.

TEXT:

...new technology for World Wide Web services. Its new technology will let bank customers perform automated teller machine -like functions within a bank's Web site. When this browser -based home banking technology is available by year-end, bank customers will be able to use Web browsers , including Netscape Navigator or Microsoft Internet Explorer, to access their bank's Web site and perform secure transactions. This browser -based telebanking also will use the OFC specification...?  
?

04256804      Supplier Number: 46234068 (USE FORMAT 7 FOR FULLTEXT)  
**TWO HUNDRED BANKERS MEET AT MICROSOFT TO DISCUSS STRATEGY FOR EMBRACING  
THE INTERNET**  
PR Newswire, p318SEM008  
March 18, 1996  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1211

(USE FORMAT 7 FOR FULLTEXT)  
**TWO HUNDRED BANKERS MEET AT MICROSOFT TO DISCUSS STRATEGY FOR EMBRACING  
THE INTERNET**  
TEXT:

**Microsoft** Announces Option for Direct Connection to **Microsoft** Money Via Wash., March 18 /PRNewswire/ -- Two hundred worldwide bankers and banking solution providers convened today at **Microsoft** Corp. (Nasdaq: MSFT) to get an overview of **Microsoft**'s strategy for helping financial institution(R) Money financial organizer. Continuing the theme of providing banks with choice and flexibility in building their online capabilities, **Microsoft** announced Open Financial Connectivity (OFC), which provides an easy, direct connection between consumers and their...  
...OFC specification enables banks and third-party processors to build their own direct connection to **Microsoft** Money using Internet technology. In addition, **Microsoft** discussed its recently formed desktop finance division, which was created to address the growing consumer...

...institutions in this growing area.

**Direct Connectivity Gives Banks Choice and Flexibility**  
With this announcement, **Microsoft** delivers on its promise to provide banks choice and flexibility in offering online banking services via **Microsoft** Money. To date, banks have had limited choices, which has held back the wide adoption...

...outsourcing basis, and to decide which online services they will provide their customers.

OFC complements **Microsoft**'s alliance with Visa to provide online banking and highly reliable bill payment services. "The..."

...solution, integrate their Web-based services into the Visa Interactive offering, or work directly with **Microsoft** if they choose. Regardless of the interface, with proper security, Visa members can utilize the...  
...reliable and cost-effective VISA ePay bill-payment service for their customers."

#### How OFC Works

**Microsoft** designed OFC with input from financial institutions that wanted to deliver online banking services directly...

...is available to download at no cost from the World Wide Web at <http://www.microsoft.com/industry/bank/> starting today. This new offering is part of a wide range of technology solutions from **Microsoft** to help banks build complete online offerings for their customers.

#### New Technology to Help Build Web Browser-Based Home Banking

**Microsoft** also briefed banks on the development of new technology that will enable customers to perform ATM-like functions within a bank's Web site. By year-end, when this browser-based home-banking technology is scheduled to be available, customers will be able to use popular Web browsers, including **Microsoft** Internet Explorer and NetScape(TM) Navigator, to access their bank's Web site and perform secure transactions, not just browse marketing information. This browser-based home banking will take advantage of OFC, so the bank's technology investment will support customers using browsers or **Microsoft** Money.

**Benefits of Microsoft's Internet Banking Strategy**  
The most significant benefits of **Microsoft**'s Internet banking

strategy to banks and consumers include the following:

- \* Financial institutions will find...

...may later choose to have the additional capability provided by financial management software, such as **Microsoft Money**.

"The new direct OFC option is an exciting and radical departure from previous business..."

...offer online banking services," said Pete Higgins, group vice president of applications and content at **Microsoft**. "We expect it to drive growth in this market significantly by allowing more consumers easy access to the conveniences of home banking from their financial institution."

#### **Microsoft** Forms Desktop Finance Division

To underscore its commitment to online banking and future desktop finance initiatives, **Microsoft** recently formed the desktop finance division. The new division is headed by **Microsoft** General Manager Lewis Levin, formerly general manager of the **Microsoft** Excel group at **Microsoft**. The mission of the desktop finance division is to help meet a wide range of...

...Levin reports to Pete Higgins and Nathan Myhrvold, group vice presidents of applications and content.

#### **Microsoft** Offers Wide Range of Technologies for Home Banking

**Microsoft** also offers a variety of Internet and server technologies that will help banks deliver online banking solutions. Key offerings include the Windows NT(R) Server network operating system and **Microsoft** Internet Information Server. **Microsoft** Internet Information Server is a powerful solution for publishing on the Internet, which incorporates significant...

...support as client applications "virtual branches" on the Internet, rich e-mail, proprietary applications and **Microsoft Money**. These products include the following:

- \* **Microsoft SQL Server**(TM), a robust database management system that can be used for customer and product information. **Microsoft** SQL Server version 6. ... automatically format data in hypertext markup language (HTML) and send it to a Web server.
- \* **Microsoft Exchange Server**, an electronic mail and messaging system that supports rich bank-customer communication
- \* **SNA Server**, a gateway for integrating mainframe information Founded in 1975, **Microsoft** (Nasdaq: MSFT) is the worldwide leader in software for personal computers. The company offers a...

...for people to take advantage of the full power of personal computing every day.

NOTE: **Microsoft** and Windows NT are either registered trademarks or trademarks of **Microsoft** Corp. in the United States and/or other countries. NetScape is a trademark of NetScape...

...3/18/96

/NOTE TO EDITORS: If you are interested in viewing additional information on **Microsoft** please check out the **Microsoft** Web page at <http://www.microsoft.com/corpinfo/> on **Microsoft**'s corporate information pages.

To receive **Microsoft** press releases by fax, please call 1-800-859-5915 within the U.S. or...

...Neill of Waggener Edstrom, 206-637-9097, or e-mail, [donnao@wagged.com](mailto:donnao@wagged.com); or For **Microsoft** Sales Information: 800-426-9400/

(MSFT)

CO: **Microsoft** Corp.  
ST: Washington  
IN: CPR  
SU:

JL

-- SEM008 --

2567 03/18/96 09:02 EST

COMPANY NAMES: **Microsoft** Corp.

**This Page is Inserted by IFW Indexing and Scanning  
Operations and is not part of the Official Record**

**BEST AVAILABLE IMAGES**

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images include but are not limited to the items checked:

- BLACK BORDERS**
- IMAGE CUT OFF AT TOP, BOTTOM OR SIDES**
- FADED TEXT OR DRAWING**
- BLURRED OR ILLEGIBLE TEXT OR DRAWING**
- SKEWED/SLANTED IMAGES**
- COLOR OR BLACK AND WHITE PHOTOGRAPHS**
- GRAY SCALE DOCUMENTS**
- LINES OR MARKS ON ORIGINAL DOCUMENT**
- REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY**
- OTHER: \_\_\_\_\_**

**IMAGES ARE BEST AVAILABLE COPY.**

As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.